



NUFCU News

THIRD QUARTER 2016

Celebrations

■ TRICK OR TREAT

Main Branch: Mon., October 31

IHM Branch: Mon., October 31

■ GIVING TREE TAGS

Pick up tags in both lobbies

November 28-December 16

■ SANTA PARTIES

IHM Branch: Fri., December 9, 3-5PM

Main Branch: Fri., December 16, 3-6PM

Holiday Closings

(or closing early)

■ COLUMBUS DAY

Both Branches closed:

Mon. October 10

■ VETERAN'S DAY

Both Branches closed:

Fri., November 11

■ THANKSGIVING

Both Branches closed:

Thurs., November 24 and

Fri., November 25

■ CHRISTMAS

Both Branches closed:

Mon., December 26

■ NEW YEAR'S

Both Branches closed:

Mon., January 2

Entrust your works to the LORD, and your plans will succeed.

– Proverbs 16:3

I chose this scripture passage to celebrate the completion of the renovation of our Arvada location! We moved into our building in 1984 and it needed repairs and modifications to accommodate our extraordinary growth and provide better service and up-to-date technology for our members. After months of planning and prayer, we completed the construction and renovation this summer.

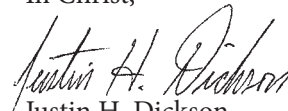
Come and visit us and see how beautiful our building is! Thanks for your encouragement as we transformed an old building into one that serves the ever-changing needs of our members.

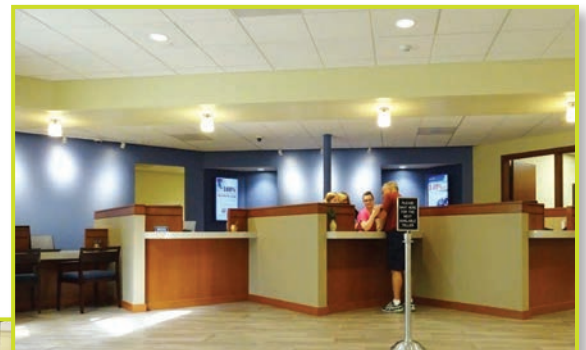
The Credit Union has always been committed to serving the Catholic Community. In the coming months, Northwest United will have some exciting announcements that will reaffirm our commitment to bring principled financial services to Catholic Families, Schools, Parishes and Catholic Organizations.

We feel that these changes will capture what the Credit Union is about, among them, uniting your Faith and Finances by being good stewards of your financial resources. In 2017, look for more exciting changes at NUFCU as we prepare to serve you better.

On behalf of myself and the staff at Northwest United Federal Credit Union, we would like to say thank you to each and every one of you for putting your trust in the Credit Union. We are very proud of our past and we are enthusiastic about our future.

In Christ,


Justin H. Dickson
President/CEO



www.nufcu.com

Northwest United Scholarship Foundation 9th Annual Golf Tournament

This year's tournament was hosted at Hyland Hills Golf Course on Friday, **August 12th**. 112 golfers attended and \$17,000 was raised for the Catholic High School Scholarship Program. We appreciate everyone who participated! A special thanks to those on the NUFCU Golf Committee, as well as those on our Board of Directors, Supervisory Committee, and credit union members who volunteered their time at the tournament to make this day our BEST ever.

If you are unable to attend this year's tournament, feel free to make a **YEAR-END DONATION** to the Northwest United Scholarship Foundation. Contact us at 303.424.5037. All monetary gifts must be made by **December, 31, 2016**.



Winners: (left to right) Mark Plummer, Luke Plummer, Bob Leid, Terry Adkins



Thank you to our sponsors who made our
9th Annual Charity Golf Tournament
a success!



NUFCU congratulates Father Jorge Rodriguez, newly appointed auxiliary bishop of Archdiocese of Denver

Pastor of Holy Cross named by Pope Francis

Northwest United Federal Credit Union congratulates Auxiliary Bishop-Elect Jorge Rodriguez for his appointment as Auxiliary Bishop, and for his wonderful service as pastor of Holy Cross since 2014. Holy Cross Catholic Church is a parish partner of our credit union and hosted a branch for a number of years. We join in the celebration throughout the Archdiocese of Denver for his future ministry as Auxiliary Bishop and we will keep him in our prayers.

Pope Francis selected Father Jorge Rodriguez, S.T.D, pastor of Holy Cross parish in Thornton, as the next Auxiliary Bishop of the Archdiocese of Denver. Bishop-Elect Rodriguez was introduced at a press conference hosted by the Archbishop of Denver, Samuel J. Aquila on August 25th. His episcopal ordination will take place Friday, Nov. 4.

“It is a moment of great joy for the Church of northern Colorado,” Archbishop Aquila said. “It has been a long time waiting for a new auxiliary, and we are truly blessed with one of our own priests. It is with great joy that I welcome him, both as a friend and a brother.”

In a statement released by the Denver Catholic, the Archdiocese of Denver’s newspaper, Auxiliary Bishop-elect Rodriguez remarked: “I would like the Catholic community of the Archdiocese of Denver to know that my only wish is to serve the cause of Our Lord Jesus Christ and to serve them according to this new mission and grace I am about to receive, keep me in your prayers.”



Father Jorge Rodriguez, S.T.D, Bishop-Elect

(Photo by Andrew Wright/Denver Catholic)



Merry Christmas!

Skip Your December Loan Payment

This is the time of year when a little EXTRA cash can go a long way! By participating in this program, you can skip your NUFCU DECEMBER loan payment **for a low Transaction fee of \$25 per loan** (excludes First Mortgage Real Estate Loans and VISA Credit Cards).

Simply choose the loan(s) you'd like to skip and we will take care of the rest. Please note: interest will continue to accrue on your loan(s) during December.

- A NUFCU Skip-A-Payment will not be deducted or withdrawn from Direct Deposit or ACH.
- Indicate on this coupon which loan(s) you want to skip in December 2016 (regular payments resume in January).
- Skip-A-Payment with NUFCU Homebanking Internet Bill Pay requires you to change your Bill Payment scheduler.

Skipping your December Loan Payment is easy!

Just complete this coupon, and mail or fax to us, or drop off at any branch. Don't delay! **This coupon MUST be received by the Credit Union before November 30, 2016.**

Date	Day Phone
Member's Name (Please Print)	Evening Phone
Member's Signature	Loan Number(s) to Skip Payment On
Joint Signature	Account Number to Pay Transaction Fee(s) From

Mail to NUFCU, 6320 Olde Wadsworth Blvd., Arvada CO 80003, **fax to** 303.422.0116 **or drop off** at any of our offices.

Contact our Loan Department for more information or if you have questions at 303.424.5037 or loans@nufcu.com.

All coupons must be filled out completely! **Your loan(s) must have six (6) months on time payment history to qualify, and you must be a NUFCU member in good standing.** This offer is valid on all loans EXCEPT First Mortgage Real Estate Loans and VISA Credit Cards. Interest will continue to accrue on your loan(s). NUFCU reserves the right to refuse any Skip-A-Payment request. Use of the coupon is a deferral which effectively extends the repayment of debt. Payments made through direct deposit will not be deducted or withdrawn from a debiting financial institution.

THIS COUPON EXPIRES NOVEMBER 30, 2016



3.00% APR*

10-Year Low Fixed Rate Loan FREEDOM Mortgage

Achieve financial freedom with this loan, which will help you pay your mortgage years in advance. Are you perhaps retired or readying for retirement? This may be just right for you, as it is designed for well-qualified borrowers in a good equity position, who owe \$150,000 or less on their mortgage. The low **3.00%*** APR interest rate will help you save money while paying off your mortgage sooner.

Contact us today. See if the FREEDOM Mortgage is right for you!

DISCLOSURE: *APR = Annual Percentage Rate
Loans are subject to credit approval and underwriting criteria. Not everyone will qualify. The FREEDOM Mortgage is a 10-year real-estate loan. Qualifying terms include loan amounts not to exceed 60% of the value of the property. Value to be determined by ValueCheck. If no value can be determined, a property appraisal may be required at borrower(s) expense. Other qualifying terms apply. Contact the Credit Union for details.

Uniting Your Faith and Finances

CURRENT RATES Effective Date: October 1, 2016

LOANS

	Rates starting as low as	
New Vehicles – Cars, Trucks	2.89% APR*	
Used Vehicles – Cars, Trucks	2.89% APR*	
RV's	4.50% APR*	
Motorcycles	4.50% APR*	
Signature Loans (Unsecured)	6 months	6.49% APR*
	12 months	6.99% APR*
	24 Months	7.24% APR*
	36 Months	7.49% APR*
	48 Months	7.74% APR*
Second Mortgages	60 months	7.99% APR*
	5 year fixed rate	3.99% APR*
	6 year fixed rate	4.14% APR*
	7 year fixed rate	4.19% APR*
	8 year fixed rate	4.24% APR*
Certificate Secured – Variable Rate	9 year fixed rate	4.29% APR*
	10 year fixed rate	4.34% APR*
	11 year fixed rate	4.39% APR*
	12 year fixed rate	4.49% APR*
VISA Credit Card	1.75% over Certificate Rate	
Home Equity Line of Credit – Variable Rate	Classic Program (with annual fee)	11.95% APR*
	Gold Program (with annual fee)	5.95% APR*
INTEREST ONLY Home Equity Line of Credit – Variable Rate	3.75% APR*	
First Mortgages – For current rates, please call 303.424.5037	5.25% APR*	

*APR=Annual Percentage Rate.
Your rate and loan amount are based on your credit qualifications. Rates shown are the lowest rates possible – not everyone will qualify. The APR may be adjusted up or down based on the term of the loan, the loan to value rates and personal credit history. Rates subject to change. Interest only loan – 5 year variable rate loan. Certain restrictions apply, see a credit union representative for more details. **Rates as of 10/01/2016.**

SAVINGS

	Rate	APY*
Regular Share Savings	0.025%	0.025%
IRA Shares	0.025%	0.025%
Christmas Club Savings	0.050%	0.050%
Yield Plus (Money Market Fund) Projected Rate		
\$2,500 Minimum	0.025%	0.025%
\$5,000 Minimum	0.050%	0.050%
Money Market Checking Projected Rate		
\$0-\$4999	0.150%	0.150%
\$5000-\$19,999	0.200%	0.200%
\$20,000-\$49,999	0.250%	0.250%
\$50,000+	0.300%	0.300%
IRA & Share Certificates		
6-11 months	0.250%	0.250%
12-23 months	0.350%	0.350%
24-35 months	0.550%	0.550%
36-47 months	1.000%	1.000%
48-59 months	1.450%	1.460%
60-months	1.750%	1.760%

*APY=Annual Percentage Yield.
Rates are subject to change daily. The minimum certificate purchased is \$500.00 for Regular Certificates, Roth IRA and Traditional IRA Certificates. An additional \$100.00 must be maintained in the Regular Share account or the IRA Share Account during the entire term of the certificate. Dividends on all regular and IRA certificates are compounded within the certificate each month. The early withdrawal penalty for certificates of one year or less original maturity is all earned dividends up to a maximum of 3 months earnings. For certificates with original maturities longer than one year, the early withdrawal penalty is all dividends earned to a maximum of 6 months earnings. **Rates as of 10/01/2016.**



MAIN BRANCH: 6320 Olde Wadsworth Blvd., Arvada, CO 80003
Hours: Mon., Tues., Thurs. – 9AM-5PM • Wed., Fri. – 10AM-6PM

IMMACULATE HEART OF MARY BRANCH: SW Corner/Parish Center • 11385 Grant Drive, Northglenn, CO 80233
Hours: Mon., Tues., Thurs., Fri. – 9:30AM-5PM • Wed. – NOON-6PM • Sat. – 9AM-NOON

303.424.5037

