



Holiday Closings

- **NEW YEAR'S DAY**
Both Branches closed:
Monday, January 2
- **BIRTHDAY OF MARTIN LUTHER KING, JR.**
Monday, January 16
- **PRESIDENT'S DAY**
Monday, February 20

NOTICE TO ALL MEMBERS OF NORTHWEST UNITED FEDERAL CREDIT UNION CHARTER # 9810 ARVADA, CO

The Federal law, under which Northwest United Federal Credit Union (NUFCU) operates, requires the Supervisory Committee to verify members' accounts periodically. This verifies the accuracy of your account balances and covers all deposits and loan accounts, including credit card and mortgage balances, as shown on your statements as of: *December 31, 2016*. **It's important that you compare figures on these statements with your records.** If the balances do not agree with the balances shown in your records, report the differences immediately to: **NUFCU SUPERVISORY COMMITTEE, PO BOX 809, ARVADA, CO 80001-0809**. Unless you report any differences within **10 days**, the balances shown on your statements will be considered correct.

NUFCU Supervisory Committee



**COLORADO'S
CATHOLIC
CREDIT UNION**
Northwest United Federal Credit Union

www.nufcu.com



We are proud to acknowledge the faithful and loyal support of our Members.

The Credit Union Staff and Volunteers wish you and your families a blessed 2017.

We look forward to serving you in the year ahead.



Exciting news coming
March 2017



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: January 1, 2017

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*
	60 months	7.99% APR*
Second Mortgages	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*
	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*
Certificate Secured – Variable Rate	1.75% over Certificate Rate	
VISA Credit Card	Classic Program (with annual fee)	11.95% APR*
	Gold Program (with annual fee)	5.95% APR*
Home Equity Line of Credit – Variable Rate	3.75% APR*	
INTEREST ONLY Home Equity Line of Credit – Variable Rate	5.25% APR*	
First Mortgages – For current rates, please call 303.424.5037		

*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 01/01/2017.**

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 01/01/2017.**



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

