



Holiday Closings

(or closing early)

- INDEPENDENCE DAY
Monday, July 4
- LABOR DAY
Monday, September 5

Need a HOME LOAN?

No matter your home purchasing or refinancing needs, **we have a home loan suited for you.**

As an additional **Thank You**, pocket an extra **\$100** if you purchase a home, or we refinance your home loan from another lender.* (mention Home16)

DISCLOSURE:

*To qualify, you must finance a Home Loan between 6/1/2016 - 7/31/16. Member must mention promotion code Home16 for the \$100 incentive. This will be automatically deposited into your NUFCU Savings account. Incentive is subject to a 60-day period pending verification and will be reported as dividend income; any federal, state and local taxes are the sole responsibility of the member. Offer valid for home purchases and refinance from another lender. Other offers or discounts DO NOT apply. All loans are subject to approved credit and loan-to-value requirements. Property inspection and other verifications may be required. Not all properties are eligible. Membership required.



COLORADO'S CATHOLIC CREDIT UNION
Northwest United Federal Credit Union

www.nufcu.com

Did You Know?

The Credit Union is a proud sponsor of JPII Outdoor Lab program which makes it possible for youth to experience a deeper relationship with God, themselves, others and creation through environmental education and leadership activities. We made it possible for the students at St. Bernadette to attend Outdoor Lab and appreciate the Thank You notes that we received!

Dear Catholic Credit Union,

Thank you for the scholarship. It really helped us, instead of paying \$200 we paid \$100. The retreat was amazing! It brought me closer to God. All of the games were awesome! If we didn't go to that retreat then we would have to do schoolwork. I hope you have a great Easter!

In Thanks,
Charlye Theroux

Dear Credit Union,

Thank you for helping fifth and sixth graders go to the Camp Santa Maria retreat. The retreat made me realize a bunch of things. I had so much fun. We played so many games. My favorite game was the kingdom game. The game was about kingdoms getting their jobs done. The conversations we had with the counselors were inspirational. Thank you so much for everything. I hope you enjoy Easter!

God bless you,
Stephanie Salas

March 22, 2016

Dear Catholic Credit Union,

Thank you very much for the scholarship to go to camp Santa Maria. I had so much fun, I could not handle it! The things I learned are about the Kingdom of God and to not blame people. Also I learned more about teamwork and I learned new songs that I've never heard. That is what I learned.

Your friend
Amar

Dear Catholic Credit Union,

Thank you for the scholarship that you gave us. With out you guys we couldn't go to that marvelous camp. I just want to let you that I will always pray for you! let God give you good thing like you gave to us. Thank you so much for the money again. God bless you so much.

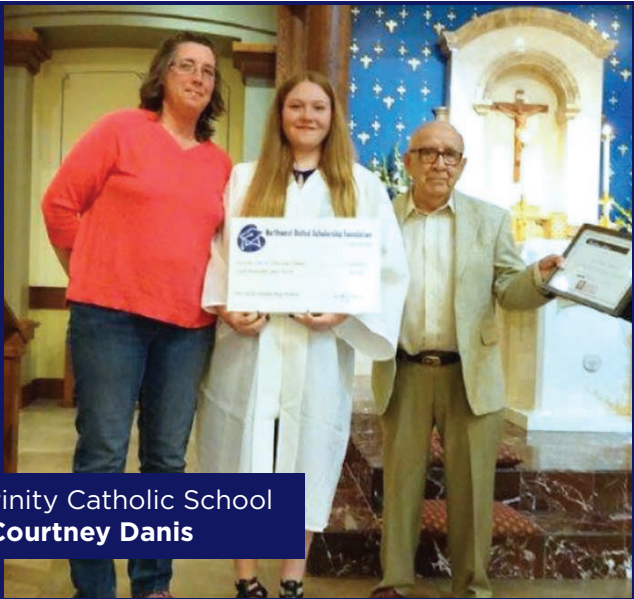
love,
Alex Leon

Foundation Scholarship Winners

In 2007, the Credit Union founded the Northwest United Scholarship Foundation to provide annual scholarships for 8th graders to attend a Catholic high school. To date we have awarded more than \$70,000 to deserving students at our partner schools. The winners each received a scholarship in the amount of \$2,000 to nurture higher education in the Catholic traditions. Congratulations!



Shrine of St. Anne Catholic School
Ella Chapman



Holy Trinity Catholic School
Courtney Danis



St. Louis Catholic School, Louisville
Peyton Frank



Nativity of Our Lord Catholic School
Megan Harvey



St. Bernadette Catholic School
Jennifer Nguyen



Saints Peter & Paul Catholic School
Emma Zahller

144 Players. 18 Holes. 1 Cause.

BENEFITING THE
Northwest United Scholarship Foundation

JOIN US FOR OUR
9th Annual Charity Golf Tournament

Friday, August 12, 2016

6:30 AM Registration

7:30 AM Shotgun Start

Hyland Hills Golf Course

9650 N. Sheridan Blvd. | Westminster, CO



Not a golfer and still want to help?

Consider a donation to the
Northwest United Scholarship Foundation.

For more information, reservations
or donation inquiries, contact

Mary Ann Eggleston at
303.424.5037 ext 160
or maryannl@nufcu.com

SUMMER DAYS ARE HERE AGAIN!

As an additional
"Thank You" for
bringing your auto loan
to the Credit Union,
receive \$100!

Celebrate with an **AUTO LOAN** rate of

2.49% APR*

~ LIMITED TIME ONLY ~

Call: 303.424.5037
Click: www.nufcu.com
or **Come by** one of our
convenient locations today!



Disclosure

*APR (Annual Percentage Rate). The Annual Percentage Rate is the advertised rate. Borrowers credit score must be 680 and above to receive the 2.49% interest rate. Terms not to exceed 60 months; debt to income ratio not to exceed 45%; Loan to value not to exceed 125% of NADA value. Offer not valid for existing Credit Union loans, or refinances of recreational vehicles or vehicles used for business purposes; some vehicles may not apply based on age or condition; not valid on indirect loans.

Northwest United Federal Credit Union will deposit \$100 to your NUFCU savings account within 30 days of financing the vehicle. Cannot be combined with other offers. Offer only good on new, pre-owned and refinanced vehicles July 1 - 31, 2016.

CURRENT RATES Effective Date: July 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
	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 07/01/2016.**

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 07/01/2016.



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