



WEST DENVER COMMUNITY CREDIT UNION

3299 WEST ALAMEDA AVENUE DENVER, CO 80219 • (303) 936-2299

October 2011

INFORMATION

Phone:

(303) 936-2299
(800) 397-3957

Fax:

(303) 935-4472

Web:

www.wdccu.com

Hours of Operation

Monday - Friday
8:30 a.m. - 5:00 p.m.

Drive-up Hours

Monday - Friday
8:00 a.m. - 5:00 p.m.
Saturday
8:00 a.m. - 12:00 p.m.

HOLIDAY CLOSINGS

Columbus Day
October 10, 2011

Veterans Day
November 11, 2011

Thanksgiving Day
November 24, 2011

Christmas
December 24, 2011
December 26, 2011

New Year's
December 31, 2011
January 2, 2012



We Do Business in Accordance With the
Federal Fair Housing Law and the
Equal Credit Opportunity Act



From the Staff & Board of
West Denver Community Credit Union,
We wish you and your family a Happy and Safe Holiday Season!

Attention Christmas Club Members...

If you've been saving all year for Christmas shopping in your Christmas Club Account, your funds will be available for withdrawal on November 1. If you have a monthly deduction from savings or checking into you Christmas Club Account, please let us know if you would like to change the amount of the deduction at this time. Otherwise, your Christmas savings deduction will remain the same for the next year.



Credit Unions Build a Better World

Why do 184 million people worldwide choose credit unions? Because credit unions create opportunities for families, strengthen communities and contribute to building a better world. On October 20, 2011, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference.

In celebration of you, our members, West Denver Community CU will be serving cookies, coffee and cider throughout the day. This International Credit Union Day, we are excited to be a part of your hopes and dreams. Thank you for being an important part of West Denver Community Credit Union. Its members like you who help make us a truly special organization - You own your credit union, and we are here to serve you! We look forward to seeing you.

18th Annual Christmas Stocking Raffle

Buy Tickets & Help Support the St. Vincent De Paul Society

The holidays bring with it West Denver Community CU's Annual Christmas Stocking Raffle. The oversized stocking contains more than \$100 worth of toys and games that will make any child squeal with delight on Christmas morning.

Tickets are \$1.00 each or you can purchase 6 tickets for \$5.00. We encourage you to purchase as many tickets as you can afford. Not only does this increase your chances of winning but all proceeds go to the St. Vincent De Paul Society who in turn helps those who might not even have a Christmas without the generosity of people like you, our members.



Delivering
Holiday Smiles...



Your holiday budget will stretch a little farther with a Holiday Loan from West Denver! Borrow as little as \$300 or as much as \$2,000 and have up to 12 months to repay.

For more information contact a Loan Officer today!

Web Hunt 2011

Answers & Winners

Congratulations to Lori Berriel & Toni Martinez, winners of the 2011 Web Hunt. Each winner will receive \$25.00. Answers to the Web Hunt 2011 questions...

1. What are the four (4) ways you can apply for a loan at WDCCU?
a. In Person or by Mail b. By Fax c. Through a Secured Loan Application Page
2. The "Where Member's Drive" link takes you to the Automotive Avenues web page. What are Automotive Avenues and WDCCU now offering? (12 words)
A New and Easy Way to Shop and Finance Your Next Vehicle
3. What do you get with CO-OP Network ATMs? *Surcharge-Free Access to 28,000 CO-OP Network ATMs*
4. Anytime Advisor provides interactive advice at anytime. What are 3 of the 6 warning signs your identity has been stolen?

1. <i>Fraudulent Charges on Your Credit Card Statement</i>	2. <i>Credit Card or Bank Statements Don't Arrive</i>
3. <i>Bills Arrive for Goods or Services you didn't request</i>	4. <i>Suspicious Inquires on your Credit report</i>
5. <i>Phone Calls from Creditors</i>	6. <i>Suddenly Denied Credit</i>
5. What five (5) major "Money" topics can teens learn about using Guides to Independence?

1. <i>Spending Money</i>	2. <i>Saving Money</i>	3. <i>Managing Money</i>	4. <i>Borrowing Money</i>	5. <i>My Money</i>
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Privacy Policy

Your West Denver Community Credit Union is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes non public information from us as we conduct the business of the credit union.

If after reading this notice you have any questions, please contact us at (303) 936-2299 or write to:

West Denver Community Credit Union
3299 W. Alameda Ave.
Denver, CO 80219

Information We Collect About You

We collect non public personal information from you from the following sources:

- Information we receive from you on applications and other forms.
- Information about your transactions with us.
- Information we receive from a consumer reporting agency.
- Information obtained when verifying the information you provide on an application or other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all of the information we collect, as described above, as permitted by law.

Parties Who Receive Information From Us

We may disclose non public personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies, mortgage service companies, and securities broker-dealers.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers/printers, plastic card processors, non-profit organizations, government agencies, payroll deduction-SEGs, auditors, and loan collection agencies.

Disclosures of Information to Parties That Provide Services to Us

In order for us to conduct the business of the credit union, we may disclose

all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing transactions and services that you request or authorize, so that we may provide members competitive products and services.

We may also disclose non public personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or to protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the information we provide to other third parties.

Disclosure of Information About Former Members

If you terminate your membership with West Denver Community Credit Union, we will not share information we have collected about you, except as may be permitted or required by law.

How We Protect Your Information

We restrict access to non public personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your non public personal information.

What Members Can Do to Help

West Denver Community Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINs (personal identification numbers) or passwords. Never keep your PIN with you card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and not have to ask for it.
- Keep your information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

Let us know if you have questions. Please do not hesitate to call us, we are here to serve you.

Loan Types & Rates

	Annual Percentage Rate (APR)*	
New and Used Auto:	2.99%	up to 18.00%
New and Used Motorcycle:	6.49%	up to 18.00%
ATV's, Personal Watercraft, etc.:	6.99%	up to 18.00%
Recreational Vehicles:	5.80%	up to 13.50%
Closed-end 1st or 2nd Mortgage:	contact credit union for current rates	
Variable Rate, 1st or 2nd Mortgage:	contact credit union for current rates	

* Starting rates & Rates are subject to change

Deposit Types & Rates

	Annual Percentage Yield (APY)*	
\$1,000 minimum:	6 months	.350% APY
\$1,000 minimum:	1 yr.	.550% APY
\$1,000 minimum:	2 yrs.	.800% APY
\$1,000 minimum:	3 yrs.	1.050% APY
\$1,000 minimum:	5 yrs.	1.900% APY
\$10,000 minimum:	5 yr. Special	2.000% APY

* Starting rates & Rates are subject to change

Deposit Cut-Off Time - For check clearing, the deposit cut-off time is 3:00 p.m., since we process checks at this time. Items clearing through an Automated Clearing House (ACH) clear each morning. Therefore, the deposit cut-off time to clear an ACH item is the previous business day at 5:00 p.m.