



July 2014

# WEST DENVER COMMUNITY CREDIT UNION

3299 West Alameda Avenue, Denver, CO 80219 • 303-936-2299 • 800-397-3957

fax 303-935-4472 • www.wdccu.com



Love  
your car...

## Trade in your Loan!

Looking for a better rate and/or lower payments? Refinance your existing Auto Loan\* with West Denver Community Credit Union. Not only can we save you money, but we'll give you \$100\*\* just for refinancing with us. Now you can love your car & your payment! Call or visit our website for more information.

\* Current WDCCU loans are not eligible to refinance under this offer.

\*\*Members receive \$100 only if they switch their current auto loan to a WDCCU loan and the amount financed is \$20,000 or more.



## WE WANT YOU...

### TO FINANCE YOUR VEHICLE AT WDCCU!

Buying a vehicle is an exciting, rewarding experience. Whether you're looking for a new or used vehicle, West Denver is here to put you in the driver's seat.

We offer competitive rates and flexible terms on both new & used vehicles. Best of all, you can get West Denver's same great rates and terms right at the dealership. Simply tell the dealer that you would like to use West Denver Community Credit Union to finance your vehicle.

We're working hard to help you save money and time!

### 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 CLOSURES

#### Independence Day

Friday, July 4, 2014  
Saturday, July 5, 2014

#### Labor Day

Monday, September 1, 2014



Make Your  
Summer  
Sweeter!

Skip a Payment

Free up some cash and celebrate summer by skipping your **July** or **August** WDCCU loan payment.

#### This is simple...

1. List up to two loans\*: (Excluding Real Estate, Home Equity, Payday, Overdraft loans & credit cards)

Acct #: \_\_\_\_\_, \_\_\_\_\_

2. Choose which month: July August

3. Authorize \$35 fee for each loan:

My check is enclosed (not eligible for fax)

Deduct from my: Savings Checking

4. Each member on the loan must sign the form.

Print Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Return to WDCCU 15 days prior to your payment due date. For more information, contact a Member Service Representative today!

\*Account must be current & in good standing. Loans may not be eligible if negative amortization will result. This waiver may not be used if the loan has had less than 6 consecutive payments made, is 6 months old, or if you have had an extension on the loan within the last 6 months. By signing the form you understand the terms of this waiver. Skipped payment may reduce any GAP claim on insured loans. Offer good until 8/31/2014.

# PRIVACY POLICY

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.



## Auto Loan Rate Comparison

RATES START AS LOW AS:

West Denver:	2.50% APR New and Used
Bank of the West:	3.99% APR New and Used
Key Bank:	2.99% APR New 4.24% APR Used
Wells Fargo:	2.84% APR New 5.49% APR Used,
FirstBank:	6.75% APR New 7.25% APR Used

Rates advertised as of June 16, 2014, based on a 60 month term.

## Loan Types & Rates

Annual Percentage Rate\*

New and Used Auto:	2.50% up to 17.99%
New and Used Motorcycle:	4.25% up to 17.99%
ATV's, Boats, etc:	5.75% up to 17.99%
Recreational Vehicles:	5.80% up to 13.50%
Unsecured Loans:	6.75% up to 18.00%
VISA Credit Card:	12.90%
Unsecured Line of Credit:	12.00%
Overdraft Protection:	14.00%

\* Rates are based on your credit score and the term of the loan and may be higher than the quoted rate. Rates are subject to change.

## Deposit Types & Rates

Annual Percentage Yield\*

\$1,000 minimum:	6 months	0.150% APY
\$1,000 minimum:	1 yr.	0.300% APY
\$1,000 minimum:	2 yrs.	0.500% APY
\$1,000 minimum:	3 yrs.	0.750% APY
\$1,000 minimum:	5 yrs.	1.250% APY
\$5,000 minimum:	5 yr. Special	1.350% 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 pm.



Federally Insured By NCUA

