



Don't Move, Improve!

HELOC

Promo Rates as low as:

6.99% APR¹ for up to 80% CLTV²

Rates
Valid for
12 Months
From Date
of Closing

**No Closing Costs
in Most Cases!**



¹ 6.99% & 7.49% APR (Annual Percentage Rate) are promotional rates & are good on new HELOC loans opened or applications submitted February 1, 2024 – April 30, 2024. With approved credit. Not all borrowers will qualify for the best rate. 6.99% APR not to exceed a ² Combined Loan to Value (CLTV) of 80%, 7.49% APR not to exceed 90% CLTV. HELOCs have a loan term of 10 years and a repayment term of 10 years. Promotional rate is good for 12 months from closing date. Variable annual percentage rate (VAPR) will apply after promotional period ends and is based on credit worthiness at time of application. Best rate is 0.50% [“Margin”] below Wall Street Journal Prime Rate “Index” subject to the floor rate of 6.00% and ceiling rate of 18.00%. For example, standard rates of 8.00% up to 14.50% VAPR are current as of 12/01/2023. Rates are subject to change after the promotional period ends. No closing costs in most cases, but an appraisal fee and/or title insurance (approximate cost \$0 - \$3,000) may be required at member expense. Not available on refinance of current Credit Union of Denver (C-U-D) mortgage loans. Owner occupied and insured Colorado properties only. C-U-D membership of \$5 is required. HELOC disclosures may be found on cudenver.com/heloc. Credit Union of Denver reserves the right to withdraw this offer at any time without notice. NMLS#417000. Equal Housing Opportunity.

CHILDREN'S HOSPITAL COLORADO - **Change a Child's Life**



We are asking our members to donate \$2 each towards Children's Hospital Colorado. This may be some spare change in your car or perhaps hiding under your couch cushions. For every \$2 minimum donation, each person will be

put into a random drawing for a super soft 4 foot hug-able Teddy Bear! **Together our change could raise over \$100,000!** Plus, Credit Union of Denver (C·U·D) will match the first \$2,000 donated.

How you can donate: In person at one of our branches, over the phone, or online on our crowdfunding page. Check out all the details on our Community page online at: cudenver.com/Community



At C·U·D, we have a personal connection to this campaign, many members of our team and their families have received outstanding care from them. Here is one of our team member's stories:

"I am so grateful to Children's hospital. They not only saved my daughter's life but have taught her how to live with her chronic illness with grace and courage. They encouraged her (and me) to ask questions and made a frightening experience so much better with their teams of dedicated physicians, nurses, CNAs and child life specialists. I will be forever grateful to this wonderful place!" - Ellen D.



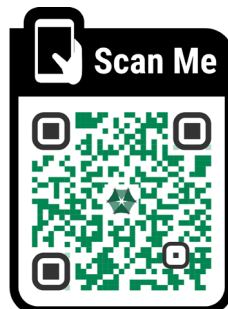
EXCLUSIVE MEMBER DISCOUNTS - **Just for you!**

Membership has its rewards! This tax season you can now get the biggest savings on tax prep services and expert tax help. Plus, enter for a chance to win \$10,000 from Love My Credit Union® Rewards.


Members get a bigger discount this tax season with savings of up to 20% on TurboTax federal products.

Get the best-in-market offer with savings of up to \$25 on H&R Block professional tax prep.

Scan the QR code to get your discounts and enter to win, or visit taxservices.lovemycreditunion.org today!




Visit <https://taxservices.lovemycreditunion.org> for offer details and disclaimers.



FILE SMART. SAVE BIG.

Enjoy the perks of being a member.

SCAN CODE TO GET DISCOUNT OR VISIT
taxservices.lovemycreditunion.org



HOW TO SEND MONEY SAFELY - **with Zelle®**

Zelle® is a fast, safe and easy way to send and receive money with people you trust, like your babysitter, coworkers, fellow PTA mom, or your son's soccer coach. Whether you just enrolled with Zelle® or have been an active user for a while, there are a few tips you should always keep in mind to ensure you are being safe when sending money.

Only send money to those you know and trust

Money moves fast with Zelle®, directly from checking account to checking account within minutes,* so it's important you know and trust the people you're sending money to. Why? Because you can't cancel a payment once it's been sent if the recipient is already enrolled with Zelle®. And if you send money to someone in advance for a product or service you don't end up receiving, you may not get your money back.



Beware of payment scams

If you receive a call from someone threatening a negative action, such as fraud on your account or utilities being shut off, unless you make a payment with Zelle®, slow down and think it through. This might be a scam. Scammers use fear and urgency to get people to act on impulse rather than reason. Also, keep in mind that no one from Credit Union of Denver will ever ask you to send money with Zelle® as a test or to avoid a fraud event.

Another example of a payment scam is buying event tickets from a stranger at a price that seems too good to be true and then never receiving them. If the seller asks you to use Zelle® to purchase the tickets, you should refuse unless the seller is someone you personally know and trust.

Zelle® does not offer purchase protection for payments made with Zelle® – for example, if you do not receive the item

you paid for, or the item is not as described or as you expected.



Treat Zelle® like cash

Did your friend change phone numbers recently? It's easy for people to change their phone number or email address. Always make sure the name that appears on the confirmation screen matches the intended recipient. When in doubt, contact the recipient to verify the U.S. mobile number or email address they used to enroll with Zelle® before you hit "Send."

Remember, if a person has already enrolled with Zelle®, you can't cancel the transaction, so it's important you get it right the first time. If you send money to the wrong person, it's like handing cash to a stranger.

Learn more at:

cudenver.com/Zelle

* U.S. checking or savings account required to use Zelle®. Transactions between enrolled users typically occur in minutes.

Zelle® and the Zelle® marks are property of Early Warning Services, LLC and are used herein under license.

The Devastating Reality of Fraud

In today's digital age, the financial sector faces an ever-growing threat from fraudsters and scammers who prey on unsuspecting individuals. With technology growing smarter every day and the power of AI increasing, scams are becoming increasingly abundant and convincing.

Understanding the tactics of financial fraud and taking proactive steps to protect yourself is essential for maintaining your financial security.



Cybersecurity Scams

The most common methods fraudsters utilize are Phishing, Smishing, and Vishing.

Phishing is a method of cyberattack that attempts to trick individuals to click on dubious links in emails that may download malware onto the user's device.

Smishing, like Phishing but through text messages, may also prompt the user to reply with their personal information such as login credentials or account numbers. **Vishing**, scammers call potential victims pretending to be a legitimate company to solicit personal information from a victim.

Tips to protect yourself:

Guard your personal account information, ATM pins, passwords, and one-time passcodes. If someone contacts you and asks for this information, especially if it's someone claiming to be from your financial institution, do not share it with them – they don't need that information.

Utilize strong, unique passwords or passphrases for all your accounts. This means using special characters, upper- and lower-case letters, as well as numbers. Implementing two-factor authentication is another smart strategy to stay safe!

Visit our Security Center at cudenver.com/security for the latest information.

Read more on our blog at cudenver.com/realityoffraud and learn about a Colorado couple's story.

Handling Inflation and Interest Rates During Retirement

2022 and 2023 seemed like an endless cycle of rising prices. From food and gas to clothing and housing, costs increased significantly in a short period of time. This is the definition of inflation.

Inflation and retirement

For individuals nearing or in retirement, inflation can present unique challenges. Without a steady stream of income from a salary, investors may face losses due to rising costs spurred on by inflation. For those investors, it's important to maintain a portfolio that considers both opportunities for growth and safeguards against inflation.

What about interest rates?

The Federal Reserve has raised rates 11 times since March 2022. Deposit fixed rate products, such as CDs and fixed annuities, saw highs that they haven't seen in many, many years. However, at their December meeting, the Fed concluded that rate cuts may come in 2024. Should rate cuts be instilled by the Fed, fixed rate products will probably be impacted.

How does this impact me?

Great question. For those of you in or nearing retirement, now is the time to revisit your plan. Given the impact inflation and interest rates can have on your retirement portfolio, it's important to work with someone who can guide you through the process and assist with creating a portfolio to navigate the changing times. Shelley Hertel is our knowledgeable certified, licensed consultant at The Retirement & Investment Center at Credit Union of Denver. She is licensed under LPL Financial and has an office at our Lakewood location. She'll be able to assist you with your questions and your future investments.

Give her a call at 303.239.1179 or email her at shelley.hertel@lpl.com.

Securities offered through LPL financial, Member FINRA/SIPC. Investment advice offered through Western Wealth Management LLC, a registered investment advisor and separate entity from LPL Financial.

Not Insured by FDIC/NCUA or Any Other Government Agency	Not Bank/Credit Union Guaranteed	Not Bank/Credit Union Deposits or Obligations	May Lose Value
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Paying for College with Help from Enrich!



Earning your degree is not cheap! Applying for scholarships and grants helps, while it may not cover the entire cost of college, it can lessen your debt. Grants and scholarships are kinds of financial aid that you don't have to pay back. Most scholarships are merit based while most grants are need based. Some sources for grants and scholarships include governments, colleges, and private organizations.

Discover hand-picked, quality scholarships to help you pay for school with our financial education resource, Enrich. With the scholarship search tool at <https://smartstuff.enrich.org/scholarships> you can explore hundreds of options based on education, eligibility, requirements, and amount; and apply for the ones you qualify for.

Plus, Enrich offers various money management courses, including how to identify what scholarships you qualify for, tips to improve your scholarship skills, and how to

write a winning scholarship essay. Just search 'Scholarships' or 'Grants' on smartstuff.enrich.org to begin your financial aid education. Other popular topics include Preparing for College, Repaying Student Loans, and Student Life.

It's easy to get started!

1. Create your Enrich account by signing up at Smartstuff.enrich.org.
2. Once registered, you can begin any of the financial education courses and begin your scholarship search.

We're here for you at every stage of your financial journey and we aim to provide resources that empower you and provide a strong foundation for your future financial success.

By the way, you can earn entries for Enrich's \$1,000 prize pool every month, simply by engaging with content on their site. Improve your financial health with Enrich and get rewarded!

Checking with 5% Interest

With our Interest Rewards Checking Account you can earn **5.00% APY*** on balances up to \$10,000 and 0.20% APY on balances over \$10,000.



This is a great way to grow your money while using your debit card! Plus, you'll enjoy other benefits like:

- Up to \$25 in ATM fees refunded automatically each month
- Online & Mobile Banking convenience
- Card Control - set alerts, limits and lock/unlock your card easily.

For all Checking Account disclosures, see our Membership Booklet and Truth in Savings information located on our website at cudenver.com/disclosures. Monthly Account Requirements to earn rewards: At least 15 debit card transactions, Direct Deposit or Automatic Credit electronically posted to the account and be enrolled in eStatements to receive higher interest rate/cashback/ATM fee refunds. If the Account Requirements are met, the rewards noted will be applied. *APY = Annual Percentage Yield. Rates are variable and subject to change at any time. Rates current as of 01/01/2024. Fees incurred on account can reduce earnings. Federally Insured by NCUA.

Money Market Accounts

Did you know we offer multiple Money Market Accounts to grow your investments?

We offer a Money Market Account with a \$1,000 minimum to earn interest, a High Yield Money Market Account that offers higher returns starting at \$10,000, and our Mile High Money Market Account offers the highest rate of return, with a \$25,000 minimum.

All savings accounts are federally insured by the NCUA up to \$250,000, so you know your investments are in good hands!

Rates are subject to change at any time. Fees could reduce earnings on the account. Withdrawal penalties and/or minimum balance requirements may apply on High Yield Money Market & Mile High Money Market Accounts.



CHRIS' CORNER - An Update From the CEO

Dear Members,

The 2023 portion of Credit Union of Denver's strategic plan is in the books and we are well underway to a great year ahead in 2024. In 2023, we replaced our phone system with a modern contact center solution, implemented two-way text, added further self-service options, as well as additional security enhancements. In 2024, additional technology infrastructure enhancements will take place with the launch of a new enhanced digital banking platform, as well as continuing work on a new core banking solution to be launched in 2025. These technology enhancements will help improve the overall member experience by enabling members to do their banking with us as they choose, either in person or via self-service channels. Our focus on innovation ensures that we stay at the forefront of technological advancements, providing you with cutting-edge products and services now and into the future.

While technology is important, it means little without the outstanding member service that we at Credit Union of Denver pride ourselves on. This attention to service has been recognized by our community with high Google ratings and being named Forbes Best-in-State Credit Union for

Colorado in 2023.

We are proud of these achievements and will make sure that we do not lose focus on providing outstanding service to our members at every opportunity.

Our community outreach initiatives flourished in 2023, whether it was employees volunteering 470 hours of their time through our Volunteer Time Off program, financial education and empowerment initiatives, charitable contributions, or supporting community events, your credit union is not just a financial institution; it's a vital part of the community that we serve.

We are committed to enhancing our products and services, expanding our digital capabilities, and ensuring that your financial well-being remains our top priority. There are great opportunities on the horizon here at Credit Union of Denver, and I am excited for all that lies ahead in 2024 and beyond.



BE ON THE LOOKOUT - Separate Ballot Coming in the Mail!

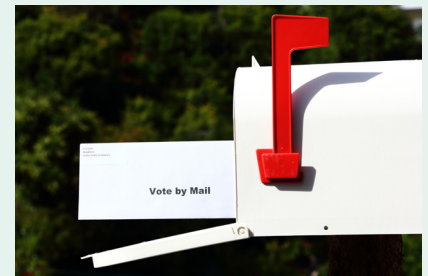
As a member of Credit Union of Denver, you are responsible for selecting its Board of Directors and Supervisory Committee members with your VOTE. This year, you will be receiving your voting ballot separate from our newsletter. It will arrive in your mailbox soon.

The special mailer will contain résumés of individuals running for our Board of Directors as well as our Supervisory Committee. The candidates have agreed to enroll in a required educational training program when elected. The advanced credit union training will allow them to fully understand the responsibilities and comprehend the complexities of today's financial arena. We applaud the individuals who have volunteered for this undertaking.

Election results will be tabulated by an independent accounting firm and held strictly confidential. Ballots must

be received by the independent accounting firm no later than April 10, 2024. Pre-paid envelopes are included in the mailing. Any improprieties will disqualify the ballot. You must be at least 18 years of age to vote and be the primary member of an account with Credit Union of Denver.

If you have any questions regarding the election, please call Katie Danek-Sodt at 303.239.1113 or 800.279.3288 ext. 1113.



NOW OFFERING - Financial Wellness Coaching Resource

We are putting the personal in personal finances - Invest in *Yourself*.

This provides a personalized session to go over topics that you would like help with or would like to know more about. We offer these by appointment ONLY – reserve a time that works best for your schedule.

Our Certified Financial Coaches can assist with:

- ✦ Budgeting/Spending Plans
- ✦ Saving Plans
- ✦ Debt Reduction Plans
- ✦ Credit Report Reviews
- ✦ Financial Education/Resources

First step:

We are here to help! Ask us how to schedule your first appointment, give us a call at 303.234.1700.

G N I K C A B	S L E P I N G	Q U A R T E R
C O F F E E	t w i n s 	1. Way 2. Whey 3. Weigh

Answers are located on the bottom of the mail panel page.

DATES TO REMEMBER Spring 2024

- MAR 17..... St. Patrick's Day
- MAR 31..... Easter
- APR 03..... C·U·D Scholarship Applications Due
- MAY 09..... C·U·D Annual Meeting
- MAY 27..... **Closed** Memorial Day
- JUN 15..... Member Appreciation Day & Youth Event

View the Event Calendar on our website for upcoming Webinar Dates

DID YOU KNOW?

Foothills Animal Shelter Donations

We are happy to announce that our members have helped raise \$6,987.82 from donations and sales of our 2024 Pet Calendar.

All of these proceeds directly benefit Foothills Animal Shelter in

Golden. They are so grateful for your generosity, and we were able to present them with almost \$2,000 more than last year's total!

Thank you so much for your continued support! Visit Foothillsanimalshelter.org for more information.



2024 Scholarships Smart Like You

C·U·D knows the importance and value of education. That's why we are offering **FIVE \$2,000 scholarships!** Applications for students are now available on our website: cudenver.com/Community. Applications and supporting documents are due on Monday, April 3, 2024. Winners will be announced in May. Good Luck to all the applicants!





9305 W. Alameda Ave
Lakewood CO 80226

303.234.1700
cudenver.com



NMLS #417000
Federally Insured by NCUA.

REFI YOUR AUTO LOAN & SAVE!

**90 Days
No Payments + \$300
Cash***



* Loan qualification and (APR) Annual Percentage Rate based on individual credit worthiness. Not all borrowers will qualify for the best rate and terms may vary on amount financed. 3% off your current APR for auto, truck, or motorcycle loans from outside Credit Union of Denver (C-U-D). With approved credit, floor rates apply and are as low as 6.73% APR and are current as of 12/01/2023 and subject to change. Rate discount & \$300 valid on loans over \$10,000. 3 months no payment is equal to 90 days no payment & interest will accrue from date of loan closing. \$300 to be deposited into savings account within 30 days of closing. Offer available on refinanced amount only, NO CASH OUT and applications must be received by June 30, 2024. This refinance promotion does not permit a rate modification for the life of the loan. C-U-D membership of \$5 is required. Current C-U-D loans not eligible for offer. C-U-D has the right to withdraw this offer at any time without notice. Federally Insured by the NCUA.