



Credit Union of Denver Membership Highlights

2024 was a big year for the credit union and our members. Here are some key highlights from last year that we are excited to share with you. As a credit union that prioritizes its members and community, we are dedicated to maintaining our commitment to excellence and continually improving to better serve our members.

Highly Rated



**4.23 Star
Google Rating¹**

Our members love to recommend us to their friends and family.

Recognized by Forbes Multi-Year Winner CU²



Interest Earned



Over \$27 million

earned collectively by C-U-D members in dividend/interest paid out on savings/investment accounts.³

Banking at Your Fingertips

Over 45,000 Digital Banking Users on our New Platform Launched in June, 2024!⁴



Loans Provided



Over \$255 million

provided by C-U-D in loans with best rates, rate match, & options to adjust rates when member's credit improves.³

Community Giveback



Over 670 Hours Donated

of volunteer time and over **\$44,000** donated to local charities, schools, shelters, & scholarships.³

Better Interest Rates



Better Rates

for investments & loans than many financial institutions in Colorado.⁵

¹ Average Google Rating for our Lakewood branch as of December, 2024. ² Per Forbes in 2024. ³ Per C-U-D 2024 Annual Report.

⁴ Per Alkami Admin statistics. Over 45,000 digital banking users from June - Dec. 2024. ⁵ Per CURINOS reports.

CHRIS' CORNER - Enhancements Coming This Summer!

Dear Valued Member,

Since 1931, Credit Union of Denver has been dedicated to serving our members and strengthening our community. Our commitment goes beyond banking—we're here to support you by offering lower rates, quality products and services, and by supporting the communities we serve in many ways.

Coming soon, we're excited to introduce new enhancements designed to give you even more convenience, security, and flexibility. Whether you prefer the ease of digital banking, the personal connection of visiting a branch, or a combination of both, these improvements will allow you to manage your finances in the way that works best for you.

These enhancements are designed to simplify financial management, offering greater convenience, security and control over your money. They also will empower our employees to serve you more efficiently, ensuring the high-quality, personalized service you've come to expect.

Below is a partial list of some of the many enhancements that will be coming to you this summer:

- View all your memberships and accounts in one view through one digital login
- A brand-new monthly statement format, making it easier to review your monthly transactions
- Receive transaction alerts in real time for select deposit and withdrawal transactions

- The ability to manage your membership, accounts, contact information, and preferences in a quick and easy manner

- Open additional deposit accounts online instantly

- Draw cash advances seamlessly when you absolutely need it

- A faster experience when you interact with tellers in the branch or when you call the contact center

In the coming months, you will be receiving regular updates on the progress of how we will be releasing these enhancements.

Whether you use our digital banking, visit us in-branch, or call our contact center, you can expect a more efficient user experience when managing your accounts after these enhancements.

We remain committed to putting you first, just as we have for more than 93 years. Stay tuned for more details, we can't wait to share what's ahead!

Sincerely,

Chris Wallace
President/CEO



2025 C·U·D NOMINATIONS - Elected By Acclamation

The Call for Nominations for this year's Election resulted in the exact number of candidates running for the Board of Directors and Supervisory Committee as there were vacancies. Therefore, the candidates are considered elected by acclamation and no election by the membership will be necessary this year. We would like to thank each candidate for their commitment to serve in these important volunteer positions at the credit union.

The following candidates were elected by acclamation:

Board of Directors

Carl Bingham
Kristina Sapp
Russel Smith Jr.

Supervisory Committee

Laura Avila
Merry Davis
Jacque Ganger
Robin Morthland

EMPOWERING JEFFCO STUDENTS - with Real-World Financial Skills

Our next generation deserves a stronger foundation in personal finance, and we are committed to making that happen. That's why we've introduced Bite of Reality, an interactive program designed to teach high school students essential budgeting skills in a hands-on way.



Using a mobile app, students take on a real-world persona—including a career, salary, spouses' income, credit score, and even a child support. They must navigate financial decisions by purchasing necessities such as housing, transportation, food, and clothing, all while managing their budget and credit limitations. This immersive experience gives them a realistic glimpse into financial challenges and the importance of smart money management.



The response from students and educators has been overwhelmingly positive! Our high school partners have shared incredible feedback about the impact of this program:



• “Thank you again for coming to AHS! Our students and staff loved the B.O.R program, and we will definitely be booking with you again soon.”

- Janet A. at Arvada High School

• “You all are so impressive! 😊” - Jeanne S. at McLain Community High School



• “The students loved it and the staff were so impressed with how engaged our students were due to your activity. This was awesome! Thank YOU and your team for the knowledge you provided. And we will definitely have you back in the fall!” - Carrie O. at Brady High School

We are committed to continuing Bite of Reality as long as there is a need. If you have any questions or would like to schedule a session for your class, please contact the Business Development team at Credit Union of Denver at 303.234.2700 or support@cudenver.com.



HELPING PEOPLE, COMMUNITIES, AND THE ECONOMY



2.8 million Coloradans – nearly half the population – have chosen credit unions as their financial services providers.

Members use their credit unions to save money, obtain loans, credit cards, and other financial tools. What makes credit unions different is their not-for-profit, member-owned, cooperative structure. That means they reinvest their earnings in their members, delivering value such as lower loan rates, higher savings yields, and lower fees.

A Popular Choice for Consumers

- 79** Credit Unions Serving Colorado*
- 371** Credit Union Branches
- 2.8** Million Members

*includes credit unions with headquarters or branches in the state.

The Important Impact of Colorado Credit Unions. Cooperative. Local. Trusted.

An independent analysis by Oxford Economics finds Colorado's credit unions are essential to the economy.

 <p>\$2.2 BILLION GDP Contribution</p>	 <p>6,600 Credit Union Jobs</p>	
	 <p>\$388 MILLION in Direct Financial Benefits to Credit Union Members</p>	<p>\$1.5 BILLION Total Labor Income</p>
		 <p>17,900 Jobs Supported in the Economy</p>

Committed to the Community: A Legacy of Helping People

Credit unions were founded by working-class consumers.

An analysis of Colorado credit unions' community support shows that their people-helping-people service legacy continues today. Across the state, they look out for Coloradans' financial well-being, by providing financial education, giving back to the community, helping their members to save for a brighter future, and by making the loans that help them afford life.

A Place to Call Home

\$15.5 BILLION

Home Loans



\$100 MILLION

First-Time Homebuyer Loans

\$1.5 BILLION

Refinanced Home Loans



Supporting a Stronger Financial Future



190,000

Coloradans Reached through Free Financial Education



\$113 MILLION

Deposited in Children's Savings Accounts



Bite of Reality Financial Education Events

The students loved it and the staff were so impressed with how engaged our students were due to your activity. This was awesome! Thank YOU and your team for the knowledge you provided. And we will definitely have you back in the fall!"

– Carrie O. Brady High School



Credit Union Giving



\$4 MILLION

in Contributions to Community Partners, Children's Hospitals, Scholarships



630+

Non-Profits Supported



This past fall, we set out on a mission to spread comfort and cheer to the brave little warriors at the Children's Hospital Colorado. Over the course of three days C·U·D employees volunteered 188 hours of their time to craft cozy, handmade no-sew blankets for the patients of Children's Hospital."

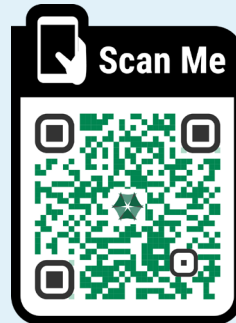


SAVE MONEY - **And Win Tax Season**

Credit Union of Denver members can **save 20% on TurboTax®**, whether you file yourself or have an expert file for you. Or **save up to \$25 on in-office tax prep services from H&R Block** and get your taxes done by professionals. Plus, enter for a chance to win \$10,000 in the Love My Credit Union® Rewards Tax Time Sweepstakes.

Scan the QR code to start today and save!

Visit taxservices.lovemycreditunion.org for offer details and disclaimers.



Exclusive Discounts on Tax Prep.

And get a chance to win \$10,000.

SCAN QR CODE TO GET DISCOUNT OR VISIT OUR CREDIT UNION WEBSITE

WIN TAX SEASON!



ARE YOU A BUSINESS OWNER WANTING TO SAVE FOR RETIREMENT?

Our partner and financial advisor Shelley Hertel has many options to help achieve this goal. As a business owner, you may be surprised to find that offering the right retirement plan may significantly benefit both you and your employees.

There are a variety of plans to choose from, including SIMPLE, SEP, 401(k), defined-benefit, and profit-sharing plans. The type of plan that's right for you and your business will depend on a variety of factors, such as the number of employees, your goals for saving, and potential tax benefits that could come from having a plan.

Investment & Retirement Center Located at



Contact Shelley & Schedule a Free Consultation!



Shelley Hertel AAMS®, CRPC®

Financial Advisor

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Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Advisory services offered through Western Wealth Management, a registered investment advisor. Investment & Retirement Center Located at Credit Union of Denver, Credit Union of Denver and Western Wealth Management are separate entities from LPL Financial.

Not Insured by NCUA or Any Other Government Agency

Not Credit Union Guaranteed

Not Credit Union Deposits or Obligations

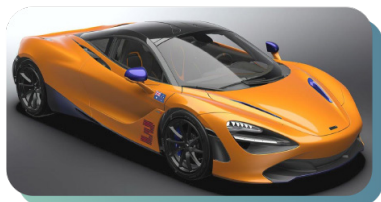
May Lose Value

*Award based on 10 objective criteria associated with providing quality services to clients such as credentials, experience and assets under management among other factors. Wealth Managers do not pay a fee to be considered or placed on the final list of 2024 Five Star Wealth Managers.

Exciting Technology Updates Coming Soon!

Credit union of Denver is investing in new and enhanced technology to better serve our members for years to come. Stay tuned for more details - watch your e-mail for upcoming updates!

It will be like...



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

DATES TO REMEMBER Spring 2025

- MAR 17.....St. Patrick's Day
 - APR 20.....Easter
 - MAY 1.....C·U·D Annual Meeting
 - MAY 26.....Closed Memorial Day
 - JUN 14.....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 \$6,702.39 from donations and sales of our 2025 Pet Calendar.

All of these proceeds directly benefit Foothills Animal Shelter in Golden.



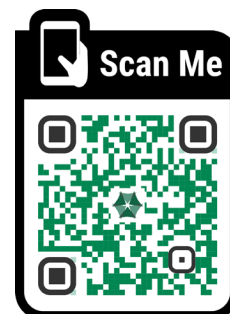
They are so grateful for your generosity, as the money will help Foothills care for thousands of neglected and homeless animals each year.

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

\$6,702.39
Raised

Free Financial Consultations at C·U·D

C·U·D offers free one-on-one financial coaching with certified consultants to help you manage your money and reach your goals. Schedule an appointment online by visiting our website under Financial Education & select Financial Coaching to find the online appointment button. consultation today.



**PEOPLE
HELPING
PEOPLE**



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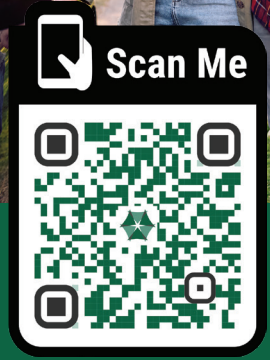
NMLS #417000
Federally Insured by NCUA.

AUTO REFI

Limited Time Offer

Move Your Existing Auto Loan Over to us & Receive:

90 Days + **\$300**
No Payments + **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 5.88% APR and are current as of 01/01/2025 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. 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.

1. KEEPING YOU OUT OF TROUBLE 2. FOREIGN MOVIE 3. A LITTLE ROUGH AROUND THE EDGES 4. TOO LITTLE, TOO LATE 5. DOUBLE YOUR MONEY BACK 6. START OF SOMETHING BIG