

credit union OF DENVER

Fall 2024

# smartnewsupdate

## Great Rate Plus Extra Points!

Oct. 15 - Dec. 31

### New Platinum Rewards Credit Card

*Just in time for the busiest shopping time of the year.*

**3.99% APR<sup>1</sup>**

on purchases and transferred  
balances for 12 months from  
your open date.



Plus Earn  
**10,000**  
Rewards  
Points!<sup>2</sup>

<sup>1</sup>APR (annual percentage rate). Promotional rate will apply to Balance Transfers, Cash Advance and Purchases for 12 months from the Platinum Mastercard open date from 10/15/2024 through 12/31/2024. Only new credit card accounts are eligible to receive this promotion. Good on all credit tiers with approved credit. After the promotional period, your VAPR (variable annual percentage rate) will be based on your creditworthiness and set margin at the time of approval. Your new rate will be the margin plus Wall Street Prime Rate. Wall Street Prime Rate is subject to change. As of 08/01/2024 rates range from 12.49% to 19.49% VAPR based on credit worthiness. <sup>2</sup>New card holders will receive 10,000 CUREwards points if they spend at least \$1,000 on their new Platinum Mastercard within the first 60 days of the new card open date. Membership at Credit Union of Denver is required. Visit [cudenver.com](http://cudenver.com) for full account disclosures.

303.234.1700 | 800.279.3288 | [cudenver.com](http://cudenver.com)

# Spoofting – What is it & How to Protect Yourself

Digital advancements have weaponized scammers in new and dangerous ways, making it difficult to know if something, or someone, is legitimate. Unfortunately, things are not always as they seem when it comes to the number popping up on your phone, or the voice at the other end.

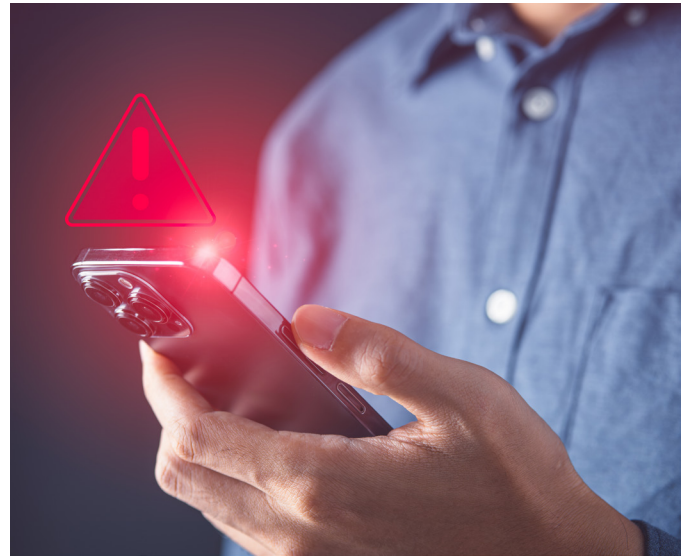
“**Spoofting**” is the criminal act of disguising a communication from an unknown source, to appear as if it’s being sent from a trusted or known contact. The ultimate goal of spoofting is to get the victim to share their personal/sensitive information and ultimately, their hard-earned money, with the scammer.

“**Caller-ID Spoofting**” is when someone intentionally alters their caller ID information to hide their identity or impersonate someone else. **For example, your caller ID may show Credit Union of Denver as the caller, but it is just an illusion. You could be speaking with a caller anywhere in the world.**

If C·U·D is really calling but you are unsure, call our main phone number and ask for that employee by name.

*“How do I protect myself in these times of uncertainty?” We’ve got you covered.*

- **Don’t take phone calls at face-value.** Even with caller-ID, if you suspect a scammer on the other end, hang up immediately and contact the individual/company directly with their saved/published contact information.
- **Don’t provide your sensitive/personal information over the phone, text, or email.** Never give out your personal information, including banking information, card information, PIN’s, or other personally identifiable information over the phone or to individuals that you do not **personally** know or trust.
- **Don’t send money to strangers.** Do not send money or gift cards to anybody that you do not **personally** know or trust.
- **C·U·D will never ask you** for your password, login credentials, multi-factor authentication (MFA) or verification codes, **BUT a scammer will!**



## Red Flags & Warning Signs



- **Typos and spelling errors.** Pay close attention to the details of the message, look out for typos, spelling errors, and unusual speech patterns.
- **Unfamiliar phone number.** Spoofting can occur either by falsifying the Credit Union of Denver’s phone number, or by an unknown source stating that they work for or with Credit Union of Denver with an unfamiliar phone number.
- **Unusual request.** You’ve been contacted, and the caller is asking your to send money or provide your personal information/passcodes. Stop! Credit Union of Denver employees will never ask for your digital banking password, or temporary passcodes.
- **Urgency.** Scammers provoke urgency to cloud our judgment and get you to act quickly. Slow down, stay calm, and think through the situation.

If you believe that you have shared sensitive information with a scammer through a spoofting attack, we can help secure your account. Contact Credit Union of Denver at 303.234.1700.



# Simulate, Motivate, Elevate, and Visualize your Financial Future

We're always committed to empowering you on your financial journey. That's why we offer Credit Score & More within digital banking.

With our Credit Score & More tool, you can spin the score simulator to simulate, motivate, elevate, and visualize your financial future like never before.

## Here's how it works:

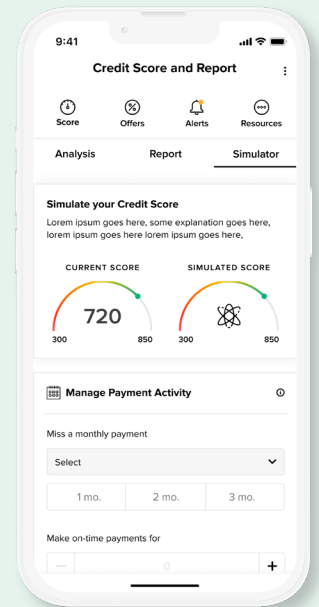
**Simulate** your credit score to explore different scenarios and see how they could impact your credit score. Wondering what might happen if you pay off a credit card or take out a new loan? Our simulator can show you.

The simulator can **motivate** you by setting goals. Whether you're aiming to boost your score for a major purchase or simply want to reach your financial goals faster, our simulator can help keep you motivated.

The simulation of various scenarios can help **elevate** your score by offering insights to enhance your creditworthiness.

**Visualize** your financial future and explore the possibilities. Whether you're planning for a big purchase, saving for retirement, or simply want to build a better financial future, our simulator can help you see the potential impact of your decisions.

Ready to take control of your financial destiny? Log into our digital banking app today and use the Credit Score Simulator to unlock your full financial potential.



Enroll in Credit Score & More for free today!  
Learn more at [cudenver.com/CSM](https://cudenver.com/CSM).

## New Digital Banking Features - What You Need to Know

Credit Union of Denver launched our updated digital banking platform, designed with you in mind. In today's fast-paced world, we know how important it is for you to have easy, secure, and efficient access to your finances, wherever you are. That's why we've upgraded our digital banking experience to offer more convenience, better tools, and enhanced security features.

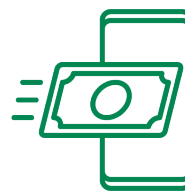
### A quick look some of our favorite Digital Banking enhancements:



Snapshot - instant view of accounts with Quick Links



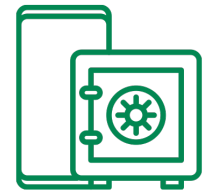
Quickly lock or unlock your debit or credit card if you misplace your card



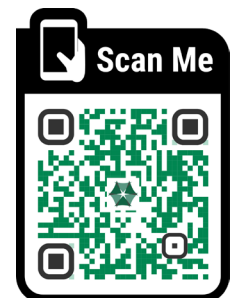
Set up transfers and/or payments to or from accounts you have with other financial institutions



Set Up Account Alerts and Notifications



Additional safety features like two-factor authentication and certain authenticator apps



Learn more on our website.

## It's A Money Thing - Fun, Informational Videos for All Ages

It's A Money Thing is a full library of fun financial education video content designed for all ages to engage and teach about a wide-array of topics. One of the topics that this series discusses is: **Organizing Your Finances**.

Every year, it's nice to do a bit of "financial cleaning" and declutter your filing cabinet, your desk drawers, and the various hiding places where miscellaneous scraps of paper tend to accumulate and multiply.

Sorting through financial documents is a pretty straightforward process once you figure out how long you need to hang onto specific types of documents. Doing a periodic cleanup will save you time and hassle in the long run, and will keep your desk drawers and filing cabinets clutter-free in the meantime!

Watch the full video to find out what you should be saving, and what's OK to shred at:  
[cudenver.com/AMoneyThing](https://cudenver.com/AMoneyThing)

Organizing Your **FINANCES** - IT'S A -  
**MONEY THING**

**KEEP**

Find out what documents to keep forever  
*Ideally in a fireproof safe or in a safe-deposit box and backed up on the cloud*

The thumbnail features a blue header with the title 'Organizing Your FINANCES' and the 'It's A Money Thing' logo. Below the header is a green background with a blue 'KEEP' sign in a dotted border. To the right is an illustration of a blue fireproof safe with a cloud icon above it, representing cloud backup.

Both of our free Financial Education platforms are under a single tab on our website, that can be accessed from our main menu.

Appropriately titled 'Financial Education', this is where you can find Enrich and It's A Money Thing. Be sure to check them both out and share them with your kids, friends & family!



World Council  
WORLDWIDE FOUNDATION  
for CREDIT UNIONS

INTERNATIONAL CREDIT UNION DAY

International Credit Union Day

**One World**  
through cooperative finance.

The poster features a smiling man with a large afro hairstyle against a yellow and orange background. In the top left corner is the World Council logo. In the top right corner is the International Credit Union Day logo. The text 'International Credit Union Day' is written in the middle right. At the bottom, the phrase 'One World through cooperative finance.' is written in large white letters.

## Celebrate 'One World Through Cooperative Finance' on International Credit Union (ICU) Day® 2024

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that drives them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe. On Friday, October 18, 2024, join credit union and financial cooperative members around the globe in celebrating 76 years of International Credit Union Day®.

Visit us at Credit Union of Denver and celebrate with your fellow member owners!

**Stop by our lobby October 18th, 2024 and enjoy refreshments & collect information while we celebrate International Credit Union Day!**

## Enrich - Making Personal Finance Personal!

**First, Go to the [Smartstuff.Enrich.org](https://Smartstuff.Enrich.org) website.**

### **Start with a checkup**

Get recommendations: Assess your finances - in less than 5 minutes - and get recommended tools, content, and courses for your goals.

### **Discover your money personality**

Receive a free analysis of your personality and see how it can affect your money decisions. It's an interesting reflection for your personal growth.

### **Track your progress monthly and win prizes**

Come back often to enter our 2x \$500 monthly challenge and make progress on building financial skills!



Visit: [Smartstuff.Enrich.org](https://Smartstuff.Enrich.org)  
and get started today!



No two individuals have the same financial wellness needs. So when you sign up for Enrich we help you build a personalized plan to improve your money management skills. With our tailored content recommendations, you'll be making more intelligent financial decisions in no time!

## Education as a Priority

At Credit Union of Denver, the commitment to community extends beyond financial services; education stands as a cornerstone of our institution's values. Recognizing that financial literacy and ongoing education are vital to personal and community growth, we have made it a priority to support educational initiatives and resources for its members.

### **Financial Literacy Programs through Community Outreach**

Credit Union of Denver extends our educational efforts into the broader community through partnerships with local schools, nonprofits, and educational institutions. One of the primary ways C·U·D prioritizes education is through its financial literacy programs. These programs are designed to equip members and non-members alike, with the knowledge and skills necessary to make informed financial decisions.

### **Scholarships, Educational Grants and Loans**

Understanding the rising costs of higher education, C·U·D also invests in the future of our members through

scholarships and educational donations to our partner schools. Each year, the credit union awards scholarships to deserving students, helping to alleviate the financial burden of college tuition. These scholarships are a testament to our belief in the power of education to transform lives and build stronger communities.

As a new supporting service, C·U·D has added a private student loan marketplace to our free services. After exhausting all federal options for educational loans, any grants a student may qualify for and other scholarships, this marketplace will provide options to fulfill a student's financial needs to reach their education goals through private student loans. To learn more be sure to check out [cudenver.com/StudentLoans](https://cudenver.com/StudentLoans).

### **The Importance of Education**

Education is more than just a service offered at Credit Union of Denver; it is a fundamental priority that influences all aspects of the organization. This focus not only helps members achieve their financial goals but also fosters a more informed, educated, and prosperous community.



# How to Outsmart Sophisticated Phishing Scams

You've probably heard of phishing. But do you really know what it is - and more importantly, how to protect yourself from falling victim to it? Phishing scams have become very sophisticated, but there are some simple things you can do to protect yourself and keep your personal information safe.



## What is Phishing?

Let's start with a basic description: Phishing is a type of scam where an attacker sends a fraudulent message to trick you into revealing sensitive information - often to access your accounts or commit identity theft.

Phishing attempts usually occur through email, over the phone, or via text message. They can be very well-designed to look or sound like legitimate messages from those you know and trust, such as your financial institution, and may contain a link that directs you to a fake website that looks legitimate.

**Tip:** Do not expect phishing emails to be filtered into your Junk mail. Because they are often individually crafted based on information gathered on your social media sites, they can avoid detection from advanced email filters.

## How to Detect Phishing Scams

There are ways to avoid phishing scams if you know what to look and listen for. Be on the lookout for these identifying factors:

- **Inconsistencies in email addresses.** Phishing emails will typically come from an unfamiliar, unusual email address. The easiest way to detect this is to hover your cursor over the email address to reveal the true "from" address. This will usually reveal the email as a fraud and can be done without actually clicking into the email itself. Delete it immediately.

- **Unfamiliar greeting or salutation.** Sometimes the informality or other irregularity of a salutation can and should provoke suspicion. Be on the lookout for this type of irregularity in emails and text messages, and perhaps even phone calls. For example, if your financial institution greets you with a nickname you don't use with your accounts, it's an indication of phishing.

- **Bad grammar, spelling mistakes or unusual language.** Legitimate emails and text messages will not have these mistakes. However, they are often found in phishing scams.

- **Demand for urgent action.** This is key! Emails, text messages and phone calls threatening some type of negative consequence, loss of money, or missed opportunity are key factors in phishing scams. The urgency prompts you to act without thinking and is what ultimately gets intelligent consumers to fall for these well-designed phishing scams.

- **Requests for passwords.** Do not respond to a text alert, email, or phone call asking for a password, PIN, or any other security information. Never give this information to anyone, even if you think it's your bank or credit union. They will never ask you for this information. Ever.

## More Dos and Don'ts to Protect Yourself

- **Don't** click on links in an unsolicited email or text message.
- **Don't** use the phone number a potential scammer provided. Look up the company's phone number on your own and call to verify the authenticity of the message or request.
- **Don't** give out personal information such as passwords, credit card numbers, bank account numbers, dates of birth, or Social Security numbers.
- **Do** be suspicious of anyone pressing you to act immediately.

You can always contact Credit Union of Denver directly at 303.234.1700 if you have any questions.

# WUZZLES Just for Fun!

## C-U-D Employees Giving Back

At Credit Union of Denver, we believe in making a positive impact both in and out of the workplace. That's why we offer our employees Paid Volunteer Time Off (VTO).

This benefit allows our team members to give back to causes they care about, while being compensated for their time. We recognize that supporting local organizations not only strengthens our community but also enriches the lives of our employees.

Whether it's lending a hand at a local charity or participating in community events, our Paid VTO program is just one way we strive to empower our team.

A few of the places we have volunteered together this year include:

- Action Center
- Food Bank of the Rockies
- Children's Hospital of Colorado
  - o Alice Cares Radiothon
  - o C-U-D Blanket Project



We believe that by offering the opportunity to volunteer, everyone benefits - our employees, our members, and the community overall.

This effort reflects our passion to make a lasting impact and underscores our commitment to better serving you, our valued members, in every way we can.

POL4ICY	partypartypartyparty	WAGON
Tomorrow	WI ↑ FE	OFF OFF

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

## DATES TO REMEMBER Fall 2024

- OCT 14....Closed for Columbus & Indigenous Peoples' Day
- OCT 18.....International Credit Union Lobby Day
- NOV 11.....Closed for Veterans Day
- NOV 28.....Closed for Thanksgiving
- DEC 7.....Santa Youth Day Event

*We have more webinars and events scheduled, check out our Event Calendar under SmartStuff on our website.*

## Pet Calendars on Sale

We are happy to announce the 12th Annual Credit Union of Denver Pet Calendar for 2025! It will be available towards the beginning of November. They are just \$10 each and all the proceeds go to Foothills Animal Shelter!

The calendars will be available for purchase at our branches, or if you would like us to ship them out to you, give us a call at 303.239.1150 or 800.279.3288. Let us know how many \$10 calendars you would like to purchase and we'll pick up the shipping cost! If you would prefer to donate without

a calendar purchase, we can help with that too!

This is a great holiday gift idea that spotlights our members' pets and shares the love of the awesome community we live in! Thank you to all of our members who submitted their wonderful pet pictures.



9305 W. Alameda Ave  
Lakewood CO 80226

303.234.1700  
cudenver.com



# 2 New Services

## MedicareCU

MedicareCU provides no-cost consultations for our members regarding Medicare to help you make informed decisions.

As an independent insurance agency, they provide you a no-obligation consultation with a licensed insurance agent that specializes in Medicare plans.

*"MedicareCU has been a great solution with excellent coverage choices."*

Learn more at: [cudenver.com/MedicareCU](http://cudenver.com/MedicareCU)

## Sparrow Student Loan Marketplace

Our student loan marketplace is designed to help members find the best student loan offer from multiple different lenders in a matter of minutes, not months, easily online.

Take 3 minutes: 1 quick form, with 0 credit impact. Let the nation's largest network of private student lenders compete for funding.

- 4 Easy Steps
- 1 Check Your Eligibility
  - 2 Compare Your Rates
  - 3 Select Your Repayment Plan
  - 4 Receive Your Funds

Learn more at: [cudenver.com/StudentLoans](http://cudenver.com/StudentLoans)