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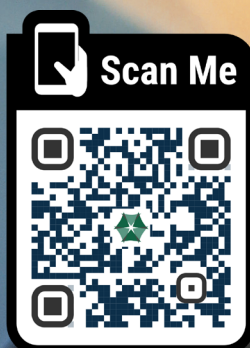
Open a New Platinum Rewards Credit Card
Get a Great Rate for the Holidays!

**3.99%
APR¹**

on purchases &
transferred
balances

Plus Earn
10,000
Rewards
Points!²

Rates
Valid for
12 Months
From Open
Date



**Apply Before
December 31st**

¹APR (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 09/01/2024 rates range from 12.49% to 19.49% VAPR based on credit worthiness. ²New 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 for full account disclosures.

CHRIS' CORNER - An Update From the CEO

Dear Credit Union of Denver Members,

With the holiday season upon us, I want to take a moment to thank you for being part of our Credit Union of Denver family. Your trust and support are the foundation of everything we do, and we are deeply grateful for the opportunity to serve you. This time of year, reminds us of the importance of community, connection, and generosity, values we strive to embody in every interaction with you. Whether you're saving for the future, making a big purchase, or seeking financial guidance, we remain committed to your success.

On behalf of all of us at Credit Union of Denver, I wish you and your loved ones a joyful holiday season and a bright and prosperous New Year. Thank you for your continued membership and for letting us be part of your financial journey.



- Chris

A "Budget-Friendly" Guide to the Holiday Season

Ways to prevent overspending and still celebrate the holidays to the fullest



With inflation at record highs many American families will increase their holiday spending this year. But you don't have to go into debt to make the holidays merry and bright.

\$1,530

Average 2023 holiday spending on travel, entertainment, and gifts



HOW TO AVOID OVERSPENDING

34%

Percentage of shoppers considering dipping into savings to cover holiday spending.

* Shop With a List

Studies show that you spend less when you shop with a list.

* Compare Prices Before Spending

Online retailers don't always have the lowest prices. Use apps or browser extensions to ensure you get the best deals.

* Create a Budget

Decide who you will buy for and how much to spend on each gift before you hit the stores or browse online.

1/3

of shoppers consider going into debt for holiday purchases

Here are Some Free Low Budget Gift Ideas to Consider:

- **Give Gifts From the Heart**
Bake muffins or loaves of banana bread to share
- **Give the Gift of Time**
Provide child care or pet sitting to friends or family
- **Give the Gift of Talents**
Print out coupons for 1 photo session or meal
- **Give the Gift of Experiences**
Enjoy a hike or do a fun activity with someone!

Why Does C-U-D Do What They Do?

Credit Unions are based on “People Helping People”. At Credit Union of Denver, our purpose extends beyond just providing financial services. What drives us is a belief in putting people over profits. We are member-focused and community-driven, with a commitment to enhancing the financial well-being of all.

As a member-owned organization, every decision we make is focused on one thing, helping you succeed. Whether it’s offering affordable loans and competitive interest rates, providing financial education, or delivering personalized support, we are here to meet your needs, not just sell a product.

Our “why” is simple, we do what we do because we genuinely care. Caring for our members isn’t just a part of what we do, it’s why we’re here. Every member is valued, and we are dedicated to building lasting, meaningful connections.

Whether you’re buying your first car, saving for a future

goal, or managing debt, we are here to help you. At Credit Union of Denver, your success is our success, and that’s what motivates us every day.

“Credit Union of Denver offered me my first credit card when I was in college. They even approved me my first card loan! And almost 20 years later they’ve approved my HELOCs, car refinances and until recently HELPED me close on an extremely difficult mortgage refinance.

There is no doubt credit unions have the customer’s best interest at heart, but Credit Union of Denver goes even further. I want to give a special thanks to Call Center Rep. Kaitlin C. who bent over backwards (several times) when time was critical. She understood the sense of urgency and had the empathy to provide what I needed. Thank you!” - C-U-D Member

Holiday Payment Deferral - Is it Right for you?



Deferring your payment can offer several advantages. It might be exactly what you need to get ahead financially, save extra money, and enjoy the holidays without the stress of budgeting concerns. It could also give you the flexibility to purchase a special gift you might not otherwise afford. However, it's important to understand the potential drawbacks of a payment deferral. Deferring payments extends the terms of your original loan, which increases the total finance charges you'll pay over time. Your payment may be deferred for two months, but the interest on the loan is still accruing. Your first payment after the two months of Payment Deferrals may all go to interest, depending on how

much interest has accrued. We have offered Payment Deferrals for several years. If you have applied and been approved for Payment Deferrals on the same loan for multiple years, your term has been extended significantly. It may also impact or cancel any Gap Insurance policies you may have on an auto loan.

However, we do recognize this can help our members, so if you are interested in a Holiday Payment Deferral (Skip-A-Pay), you can request to defer two payments per auto, motorcycle, truck, RV, personal or secured loan for just a \$30 application fee per loan from now through December 31, 2024.

Visit: cudenver.com/Deferral or give us a call today to review the qualifications and fill out your application.

Please note: **Eligible loans must be current, must have minimum 6 payments made in a row and members must have no payment delinquencies of 30 days or more on any loans with Credit Union of Denver.**

Volunteer as a C·U·D Board Member or Supervisory Committee Member

How to Become a Volunteer

Volunteers are the backbone of Credit Union of Denver. Since 1931, the credit union has provided value and financial stability to its members. This accomplishment can be attributed to the past and present volunteers. Volunteering to serve on the Board of Directors or Supervisory Committee can be an extremely rewarding experience! Our volunteers determine the direction of the credit union and approve policies that govern the credit union's operations and growth. By becoming a volunteer, you can develop your knowledge and skills to help your not-for-profit credit union continue to grow and respond to members' needs.

As a member of the credit union, you are eligible to run for an elected office if you are at least 21 years of age, insurable, and a member in good standing. In addition, you must be genuinely interested in the future of your credit union, provide leadership, and serve the members and community by demonstrating sound judgment in financial and business matters.

If Elected, How Long Do I Serve?

Directors and Supervisory Committee Members are elected to a three year-term in most circumstances and may run for re-election should they so desire.

Meetings

- The Board of Directors meet on the last Thursday of the month at 4:30 p.m. (Unless a holiday falls on this day.) There are times, however, when special meetings are necessary and can be called at any time during the month.
- The Supervisory Committee meets on the last Tuesday of the month at 4:30 p.m. (Unless a holiday falls on this day.)



Call for NOMINATIONS

credit union OF DENVER



CREDIT UNION OF DENVER'S 2025 ELECTION OFFICIAL CALL FOR NOMINATIONS

Have you ever thought about what it would be like to run a business with over \$1 billion in assets and over 70,000 members? Are you looking for a way to use your talent and insight to give something back to your community? That's what Credit Union of Denver's volunteers do.

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Basic Functions of the Board of Directors and Supervisory Committee

Board of Directors - The Board of Directors for the credit union is a group of volunteer members who are elected by the credit union's membership to represent their interests and oversee the credit union's operations. The Board of Directors is responsible for setting the vision, mission, and strategic direction of the credit union, as well as ensuring its financial stability, compliance, and risk management. The Board of Directors holds monthly Board meetings to review the credit union's performance and make decisions. In addition, other meetings include the Annual Meeting, Strategic Planning Session, Reorganization Meeting, committee meetings, etc. Board Members should expect to dedicate 4-12 hours per month and have a working familiarity with basic finance and accounting practices and act in good faith, fairly, impartially, and without discrimination. Board Members should have a willingness to serve the membership; continually learn; and be a collaborator. **Three, 3-year term positions are open on the Board of Directors.**

Supervisory Committee - The Supervisory Committee for the credit union is comprised of volunteer members who are elected by the credit union's membership to help safeguard their assets by reviewing the information provided by both the internal and external auditors. The committee ensures financial reporting is accurate and risk is managed. The committee reads and reviews the Board materials and audits. They meet once a month to discuss any findings and make recommendations. Supervisory Committee Members should expect to dedicate 2-5 hours per month and have a working familiarity with basic auditing and accounting. Familiarity with information technology, banking, contracting and a general inquisitiveness are a plus. Committee members should have a willingness to serve the membership and continually learn. **Three, 3-year term positions and one, 1-year term position are open on the Supervisory Committee.**

For more information on how to get started, or to get in touch with a Nomination/Election Committee Member, please contact Katie Danek-Sodt at 303.239.1113.

Nominations close Friday, January 17, 2025, at 5:00 pm

May 2024 – May 2025 Nomination/Election Committee

Doug Burke - Chairman

George Volentir - Vice Chairman

Fernando Rocha - Board Member

Linda Rihel-Todd - Supervisory Committee Rep

Committee Liaison and Staff Contact: Katie Danek-Sodt, 303.239.1113

As a member-owner of Credit Union of Denver, your support is vital to the success of your credit union.

There will not be an election conducted by ballot if there is one candidate or less for each position to be filled.

Sleigh the Gift Giving Season

The holidays are approaching, and all year long, you've heard your parents talk about wanting a certain something. You know they'd never go out and buy it for themselves, so it's the perfect present to surprise them with this year. Unfortunately, the price tag is a bit frightful.

This year, go in on gifts with others and split the cost of the bill!



Using Zelle® to Get Paid Back is so Delightful

Splitting the cost of a big gift with your siblings is easy with Zelle®. Use Zelle® to easily send a request¹ for the money you're owed, and your sibling can quickly send you money right from their mobile banking app, even if you bank at different places.² And the best part is, money sent with Zelle® goes directly into your account and is available to spend in minutes.²

How to Request Money for the Group Gift

Step 1: Log into the Credit Union of Denver App.

Step 2: In the main menu, select "Zelle®".

Step 3: Select "Request money with Zelle®".

Step 4: Enroll your email address or mobile number.

Step 5: Once you've enrolled, select your recipient (by entering their email address or mobile number), then type in the requested amount, add a little note such as "Mom and Dad's Gift," and click "Request".

***Pro-tip:** For an even easier experience, have them enroll with Zelle® at zellepay.com/get-started before sending your first request. You can send money to someone not yet enrolled, and they'll get an email with instructions on how to do so.*

That's it! No need to ask your siblings to run to the ATM or search for that checkbook they never use.

Learn more at:

cudenver.com/Zelle

¹ Payment requests to persons not already enrolled with Zelle® must be sent to an email address.

² To send or receive money with Zelle®, both parties must have an eligible checking or savings account. Transactions between enrolled users typically occur in minutes.

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!



WIN TAX SEASON!

Exclusive Discounts on Tax Prep.

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

INTUIT turboTax | **H&R BLOCK**

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

Community

We believe that equipping individuals with financial knowledge and supporting meaningful local causes are vital to creating a lasting impact.

One of our initiatives is promoting financial literacy among high school students through the Bite of Reality program. By partnering with schools and offering interactive workshops, we equip young people with essential skills that helps set them up for lifelong financial success.

We also support local causes like The Foothills Animal Shelter, a vital resource for animals in our community. Through donations, and our Annual Pet Calendar sales, we help employees and volunteers care for, shelter, and tend to animals in need. Supporting this shelter aligns with our commitment to creating a compassionate and thriving community.

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

DID YOU KNOW?

Late Opening 12/17

We will have a delayed opening on December 17th to allow for our quarterly all-staff training. We will open a bit later than normal at 10:30am as part of our commitment to providing you the best possible service. During our training, the services that will be impacted include the call center, both branches and the drive-up. Members can still access self-serve options like digital banking, shared branch, and ATM services.

We apologize for any inconvenience this may cause and appreciate your understanding.

DATES TO REMEMBER Winter 2024-2025

- DEC 17.....**Late Opening** at 10:30am
- DEC 24.....**Early Closure** for Christmas Eve at 1:00pm
- DEC 25.....**Closed** Christmas
- DEC 16 - JAN 3.....Tivoli Branch **Closed**
- DEC 31..... **Early Closure** for New Year's Eve at 2:00pm
- JAN 01.....**Closed** New Year's Day
- JAN 20.....**Closed** Martin Luther King Jr. Day
- FEB 17..... **Closed** Presidents' Day

2025 Pet Calendar On Sale Now!

We are happy to announce the 12th Annual Credit Union of Denver 2025 Pet Calendar is on sale now!



The calendars are available for purchase at our branches or we can mail them to you at no extra charge. Give us a call at 303.234.1700 or 800.279.3288. At just \$10 per calendar, this is a great holiday gift idea that spotlights our member's pets and shares the love of the awesome community we live in!

Learn more and watch some fun pet owner interviews from this year's calendar on cudenver.com/Community.

They are just \$10 each and all the proceeds go directly to Foothills Animal Shelter!





9305 W. Alameda Ave
Lakewood CO 80226

303.234.1700
cudenver.com



Start Saving Young!

It's Never Too Early to Learn About Money



Open a Youth Savings Account
Both Parent & Child Receive
\$50 Each!¹

Plus, add a Rewards Checking Account & get an
Extra \$100!²



Watch our 'It's A Money Thing' videos online with your kids and learn about money!

Qualifications: ¹ Open a new first time Youth Account with a minimum of a \$5 deposit. Generate an automatic reoccurring monthly deposit in the first 60 days, must be at least \$10, for a minimum of two consecutive months. Deposits need to remain in the account for at least 60 days before the \$50 will be deposited into the Youth Account owner's & Opening Member's accounts, if qualifications are met. ² For existing and new Youth Accounts, add or open a new first time Rewards Checking Account (age 12-17), must be in good standing, and have a minimum of 10 debit card transactions over a period of 60 days, in order to receive the \$100 deposit. Cannot be combined with other offers. Limited time offer expires December 31, 2024. Credit Union of Denver reserves the right to withdraw this offer at any time without notice. Federally Insured by NCUA.