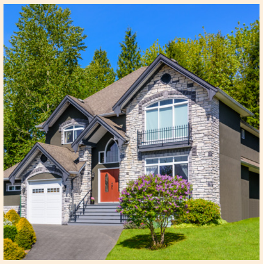
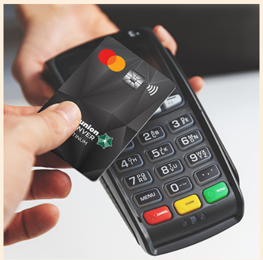
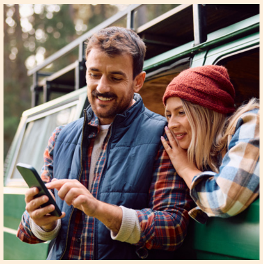
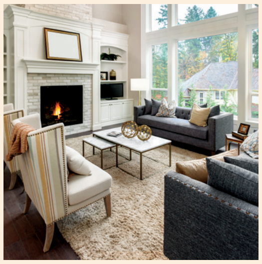
LENDING OPTIONS
credit union OF DENVER

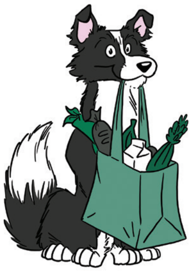



Platinum MasterCard®

No Annual Fee and Get Points for CURewards®!

Convenience and the following benefits:

- $0 Annual Fee
- $0 Cash Advance Fee (Cash Advance Rate is same as card)
- $0 Balance Transfer Fee
- Card Control
- Only 1% Foreign Transaction Fee[3]
- Fraud Protection
- Instant Issue Cards (coming 2024)
- Free Travel & Lost Baggage Insurance
- Earn CU*Rewards* points



EARNING & USING YOUR POINTS

Travel Rewards

Use your CURewards points for an adventure!

Whether you're planning your first cruise or a much needed vacation, one thing is always expected - a great time!

Utilize CURewards to purchase:

- Airline Tickets
- Cruises
- Hotels
- Car Rentals
- Plus More

For all your questions and details, login to curewards.com.

Card Management

Stay informed through our mobile app.

Card Lock – Turns your Debit or Credit Card "Off" to block all purchases, or "On" to allow purchases.

Spending Limits – Declines transactions that surpass the limit set by you.

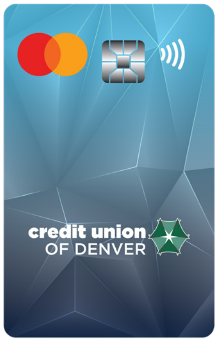
Transaction Alerts – Be alerted via text message for all transactions that occur on that card.

Spending Alert – Alerts for transactions that surpass the limit set by the member.

Secured MasterCard®

No Annual Fee and Earn Points for CURewards®!

Establish or re-build your credit! The Secured MasterCard works like our Platinum Credit Card, but your credit limit is determined by the amount of money you deposit and is held in a savings account that earns interest! AND unlike most other secured cards on the market, your C·U·D Secured card gives you a low interest rate with NO annual fee, and you earn CURewards towards travel, merchandise and gift cards!



CU Rewards™ Mall

CURewards Mall is a program that allows you to earn Mall points, by shopping at your favorite brand-name retailers within the CURewards Mall network; you'll earn Mall points along with your regular purchase points! You can use your points to purchase clothing, electronics, entertainment, home and garden gear and more, and Maximize your mall purchases and look for multiplied point offers, for example 3X points.

CURewards Mall Program FAQs

Will I earn base points (i.e. 1 point for $1.00 spent) plus Mall points when I shop in the CURewards Mall?

C·U·D cardholders who shop in the CURewards Mall will still earn base points awarded through the CURewards program for signature-based purchases plus bonus points from the Merchants with whom they shop.

How do I earn points through the CURewards® Mall?

Earning is easy. Every time you use your C·U·D MasterCard credit card at the participating retailers listed on the CURewards Mall website, you'll earn Mall points and purchase points.

continued on the next page

LOAN SOLUTIONS

Auto, Truck & Motorcycle Loans

New or used, classic auto, truck and motorcycle loans available with low rates and flexible terms.

RV/Camper Loans

New or used RV, motor home and camper loans available.

Overdraft Line of Credit

A line of credit that is attached to your checking account to give you peace of mind and help you avoid paying overdraft fees. When activated, you pay only pennies a day on the number of days you use it, and nothing if you don't!

Personal Loans

Fixed Rate, Term and Payment that can be used for whatever your needs may be.

Secured Loans

Use your Certificate of Deposit - Savings Account or Trailer - ATVs - Dirt Bikes - Snowmobiles that are new.

First Place Mortgage[2]

1st mortgage re-finance loan - designed for those with substantial equity - & no closing costs, in most cases.[1]

Home Equity Line of Credit (HELOC)

Secured with your home, only use a line of credit for what you need. 10 year draw period + 10 year payback period - Pay interest only on the funds used and payment is only 1% of the balance[1]

2nd Mortgage

We offer low fixed rates and a variety of terms on owner occupied single family dwellings. Plus, ***No*** closing costs, in most cases.[1]

1st Mortgage

Buying your first home? We offer 1st mortgages through Centennial Lending.

Scan Me

Check current rates, and apply online at cudenver.com

EQUAL HOUSING OPPORTUNITY

NCUA

CO-OP SHARED BRANCH

NMLS# 417000 Federally Insured by the NCUA.

Centennial Lending

Credit Union of Denver and Centennial Lending have joined together to provide our members with unparalleled service when financing a home or business.

Centennial Lending
NMLS #3056

Mortgage Products

Traditional mortgage products including:

- 1st Time Purchase Mortgages
- Construction Loans
- Lot Purchases
- FHA (Federal Housing Administration) Home Loans
- VA (Veterans Affairs) Home Loans

Business Loan Products

Real Estate and Equipment loans to help you get started and keep your business running effectively.

For these products, please contact a loan specialist at Centennial Lending at 720.494.2740 or centennial-lending.com

You're never far from a credit union branch

5,600 CU Shared Branches Nationwide and 200 in Colorado alone.

CO-OP SHARED BRANCH | CO-OP ATM

To find a ***free*** ATM near you with your Smartphone text your location to **MYCOOP (91989)**

Report Your Card Lost or Stolen

From within Digital Banking, you can report your credit cards lost or stolen anytime, or you can call:

Credit: 866.820.5890 | Debit: 888.918.7746

[1]Appraisals and/or Title Policies for mortgage products may be required, and are the responsibility of the member. Colorado Owner Occupied properties only. All rates are subject to change at any time without notice. [2]The maximum term is 20 years for First Place Mortgages. All loan rates are subject to credit approval. Rates may vary based on credit worthiness, term length and LTV amount. All variable rate products are determined by the Wall Street Journal Prime Rate plus applicable margin for each loan product. Please visit cudenver.com for full loan disclosures, details and current rates. [3]Foreign Transaction Fee for all debit and credit card transactions made in foreign countries, in foreign currencies, or initiated by phone or internet with parties located outside of the U.S. 1% fee is calculated on final settlement amount in US dollars.