

WELCOME TO credit union OF DENVER

Branch Locations

9305 W Alameda Ave | Lakewood 80226
900 Auraria Pkwy Rm 211 | Tivoli Denver 80204

You're never far from a credit union branch
Access to over 5,600 CU Shared Branches Nationwide
and over 30,000 ATMs.

Branch Hours

Alameda Lobby

Mon - Fri 9:00a - 5:00p
Saturday 9:00a - 12:30p

Drive Up

Mon - Fri 8:00a - 5:30p
Saturday 9:00a - 1:00p

Tivoli

Mon-Thurs 9:30a - 5:00p
Friday 9:00a - 4:30p

Call Center

Mon - Fri 8:30a - 5:00p
Saturday 9:00a - 12:30p

Membership

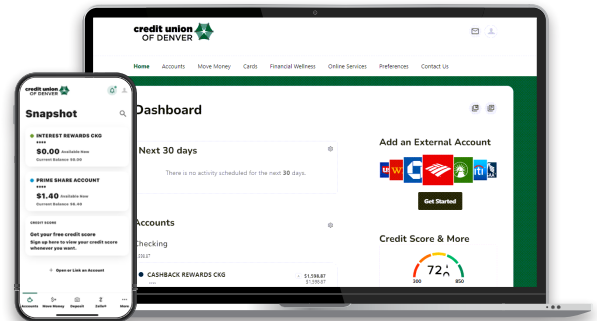
Once you open an account you are a member/owner and shareholder of the credit union. Maintaining a minimum of \$5 in your Member Savings account is a membership requirement. But **once you're a member, you're always a member**; whether you move, leave your school or place of employment, or pay off your loan, you can still maintain your account with us and use one of the thousands of shared branch locations throughout the United States.

Account Access

You may access your Credit Union of Denver (C·U·D) account through a variety of ways:

- In Branch
- By phone with humans during business hours
- Call-24 - 24/7 Telephone Teller via 303.231.9014 | 800.951.9014
- Digital Banking - download our mobile app or use with your digital device
- CU Shared Branch Network* or at Free CO-OP™ ATMs Nationwide

*When conducting business at one of our shared branches, please bring your government ID, your C·U·D account number and your payroll stub when making a payroll deposit.



Direct Deposit

We accept direct deposit for your payroll, Social Security or retirement funds. All you need is **the credit union's routing number of 307075259** and your Member ID number.

Mobile Deposit & Mobile Wallet

Carry your credit card and/or debit card information in a digital form on your smartphone, tablet, or smartwatch. Deposit checks anywhere and anytime using Mobile Deposit on our mobile app.

Checking Accounts

Free and easy, the way managing your money should be!
Two Rewards Checking Accounts to choose from:

- Cashback Rewards
- Interest Rewards

Both come with a rewards tracker within Digital Banking.

Savings Accounts

- Member Savings
- Youth Savings
- Certificates
- Money Markets & More!
- Secondary Savings
- Holiday Savings
- IRAs

Zelle® Free Person-to-Person Payments

Send money with Zelle, right from within our app.

continued on the next pages

Debit Card

When you open a checking account, you will receive your **free** contactless debit MasterCard®. We issue debit cards (and credit cards) in-house at our Alameda Branch or we can have one mailed to you. You will need to know and use your PIN number for **most transactions** using your card.

Don't forget to attach an overdraft option to cover your needs when funds run short. For additional information on debit card transactions and rules, refer to the Membership Book online at cudenver.com.

Card Management

Stay informed and in control of your card(s) through our mobile app.

Card Lock – Turns your Debit or Credit Card “Off” + “On”.

Spending Limits – Declines transactions over a set limit.

Transaction Alerts – Be alerted via text message for transactions on your card.

Spending Alert – Alerts for transactions that surpass your set limit.

- Per Transaction
- Per Month

Account Alerts

Keep informed by setting up a variety of alerts on your accounts from within Digital Banking.



Friends and Family Referral

You could earn \$50 and so will the newly referred member. Everyone wins! To receive the \$50 bonus, the new member must open a Membership Savings and Rewards Checking account, with checking account activity of at least six (6) debit card transactions within the first 60 days. OR, the new member can open a qualifying loan and make their first payment within 60 days of closing. Ask us for more details!

Pro Tip:

There is no limit on how many Friends & Family you can refer!



Community & Connections

As part of our credit union family, you may take advantage of several types of benefits offered through one of our associated companies. We have procured group discounts for our members. We hope you are able to use these offers to benefit you, your family and friends. Learn more on our website.



They offer first time residential, commercial, construction, investment, & business mortgage loans.



Save on services like TurboTax and H&R Block!



CCU offers our members a discount on tuition.



Discounted ticket prices for daily and season passes.



We create and sell an annual Pet Calendar using our member's pet pictures with 100% of the proceeds going to Foothills Animal Shelter.



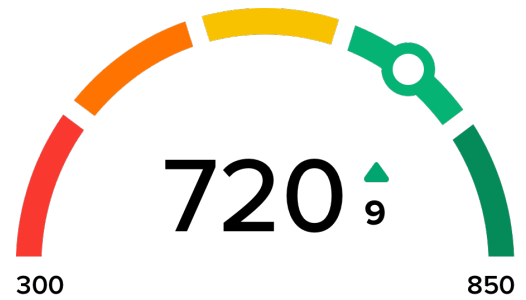
Members receive discounts on legal fees and free consultations.

Financial Wellness & Education

Track your purchases and categorize your expenses, plus set personalized savings goals, all within Digital Banking. Won't hurt your score to be informed. We also have several calculators and other financial education resources on our website.

Free Credit Score & More

View your Credit Score (TransUnion Vantage Score) plus your entire credit bureau report and much more, securely within Digital Banking! Won't hurt your score to stay informed.



Financial Education

It's A Money Thing - Explaining money with videos

Blogs - Covering a variety of relevant topics

Seminars & Events - Check our Event Calendar online

Credit Coaching - Learn more about your credit score one on one

Financial Coaching - Assistance with savings goals, budgeting and overall personal financial planning

Additional Member Benefits

Insurance

Group rate discounts available through TruStage Insurance - Auto/Home/Life/ADD.

Investment & Retirement Center - LPL Financial Fiduciary Advisor

Independent financial advisor located at our Alameda Branch. Provides investment advice, asset management and insurance services.

MEMBER SERVICES

Deposit Accounts

Business Saving & Checking

Certificates (CDs)

Checking Accounts:

- Interest Rewards Checking
- Cashback Rewards Checking
- Instant Issue Cards

Coverdell Savings (ESAs)

Holiday Savings

(IRAs) Roth IRA Savings or Traditional IRA Savings

Living Trust or Estate

Membership Savings

Money Markets

SSA Representative Payee

Transfer To Minor (UTMA)

Youth Savings (0-17 yrs. old)

Loans

Auto & Motorcycle

New, Used & Classic

Business

Credit Cards (*Instant Issue*)

Mortgages (*1st Mortgage, 2nd, 1st Place, HELOC*)

Overdraft Line of Credit

Personal

Recreational Vehicles & Toys

Secured Credit Builder (*secured by deposit account or other collateral*)

Insurance Products

Accidental Death & Dismemberment

Auto & Home

Credit Life and Disability

GAP Insurance

Life - Term & Whole

Mechanical Breakdown Warranty

Other Services

24-Hour Online Applications

Account Alerts

Bank by Mail

Bill Pay

Call-24 (*telephone teller*)

Card Management Tools

Cashier's Checks

Coin Counting
(*Alameda Branch only*)

Credit Counseling

Credit Score & More

CURewards™ (*credit card*)

Direct Deposit

Drive-Up Tellers (*Alameda Branch*)

Educational Seminars

Other Services (cont.)

eStatements

Financial Wellness

Instant Issue Cards

MasterCard® & Visa® Cash Advances

Medicare Assistance

Mobile Banking

Mobile Deposit

Mobile Wallets

Money Orders

Night Depository

Notary Service

Online Banking

Overdraft Options

Photocopies

Safe Deposit Boxes
(*Alameda Branch only*)

Shared Branch and ATM Network

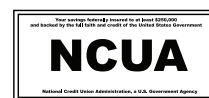
Student Loan Marketplace

Signature Guarantees (*Medallion*)

Teller "Official" Checks

Wire Transfers

Zelle®



Federally Insured by the NCUA.