

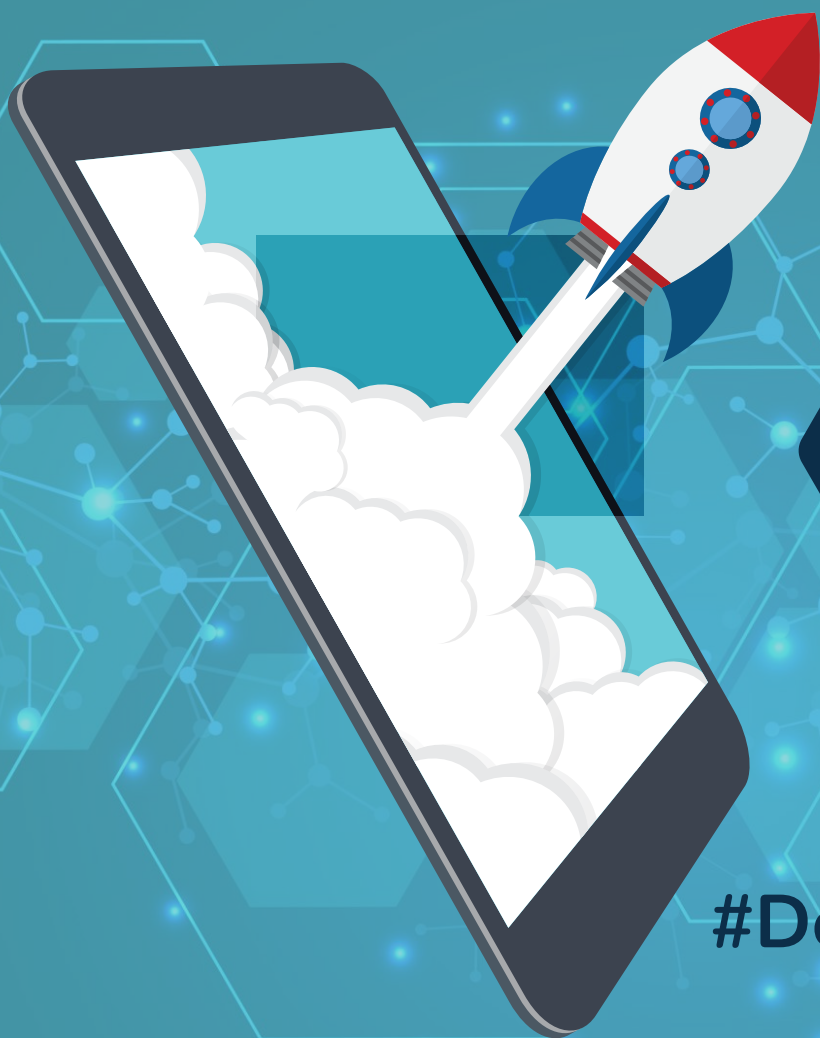
credit union OF DENVER

Summer 2025

# smartnewsupdate

## Smarter Finances, Trusted Support

*We've Strengthened Our Technology to  
Bring You the Best Banking Experience*



Check Out  
All The  
New Features  
Available  
Inside!

#DoingLifeWithYou

## CHRIS' CORNER - An Update From the CEO

Dear Valued Members,

As we transition into summer, I want to express my sincere gratitude for your patience and support during our recent core banking conversion. Over the past three years, our Credit Union of Denver team has dedicated more than 15,000 hours to modernizing our systems to ensure we provide the best possible banking experience and uphold our mission: *"To be a trusted partner for our members in reaching their financial goals by providing superior value, products, and service."*

We have embraced this necessary transition to best-in-class systems, enhancing security, speed, and personalization across all interactions, whether digital, in-branch, through Call-24, or via our Contact Center. These upgrades offer a comprehensive view of your accounts, empowering you with seamless self-service options and greater financial confidence. Most importantly, our employees are now better equipped

to serve you, delivering an improved member experience.

Looking ahead, we remain committed to investing in technology and resources that provide the best tools, products, and services, while maintaining the stability and familiarity you expect. No matter how you choose to connect, online, by phone, or in person, we are here to meet your financial needs with excellence and in the manner that works best for you.

Thank you for your trust and continued support, we look forward to serving you now and into the future.

- Chris



## FUTURE READY BANKING - New Features for Today & Tomorrow



We recently upgraded our technology with features that will enhance your digital banking experience with us. We have already implemented several of these new benefits, and we are excited to add more in the future!

Here are several of the new options available to members now:

- One single login to view all of your accounts online
- Cleaner, more user-friendly statements
- Faster payroll deposits and loan applications
- Open deposit accounts online
- Receive cash advances from credit cards and HELOCs (with an active card)
- Access tax documents (starting with the 2025 tax year)
- Card Management Tools:
  - o Control transaction alerts
  - o Set travel notifications
  - o Turn your card(s) on and off
  - o Instant access to digital cards - pushed to your phone's digital wallet
  - o Instant-Issued debit and credit cards at our branches
- Option to use 'Skip-A-Pay' feature on select loans



# COMMUNITY UPDATE - **Creating a Positive Impact**

## **Earth Day**



On April 26, we joined the City of Lakewood in celebrating Earth Day! Many of our wonderful members stopped by, and we connected with inspiring people who shared a love for a sunny spring day filled with music, learning, and family fun. We also shared tips on reducing debt and protecting personal information by recycling sensitive documents - just bring your shred into one of our branches to keep your paperwork safe and secure!

## **Foothills Animal Shelter**



We were ecstatic to be the presenting sponsor for the Foothills Animal Shelter FREE Microchipping Clinic on May 4th! We were proud to be at FAS, supporting this incredible service that helps community members keep their beloved pets safe. We understand that for most people, pets family. Just as we protect our members with trusted financial products and services, we were honored to pay it forward by helping protect their furry loved ones too!

## **Active Adult Wellness**



On May 8, we were proud to sponsor the Active Adult Resource Fair at the Clements Community Center. We connected with hundreds of local community members, offering valuable education on elder abuse, estate planning, Medicare consultations and recognizing and avoiding scams. We're committed to supporting every member of our community.

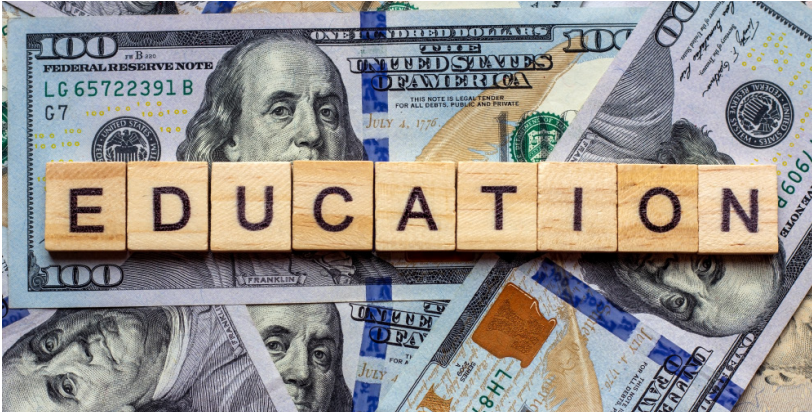
## **Bite of Reality**



Since January of 2024, C.U.D has been proudly partnering with amazing local high school teachers to bring financial literacy into their classrooms. We all recognize how important it is to support our youth in becoming smarter and more confident with money. Through this engaging program, students use a fun, interactive app to learn how to budget and make financial decisions in a safe space - without the real-life risks. Student feedback has been overwhelmingly positive.



# C·U·D BONUS BENEFITS



**THE HUGHES LAW FIRM**

A PROFESSIONAL CORPORATION  
1974

**(303) 4-ADVICE**  
**[www.thehugheslawfirm.net](http://www.thehugheslawfirm.net)**



## Student Loans

Student loans are a hot topic! We all know higher education is costly. That's why C·U·D has partnered with a Student Loan Marketplace to help our members explore financing or refinancing options - without impacting your credit score upfront. Our marketplace provides multiple choices, clearly showing interest rates and terms before any commitment is made. *Know Before You Go* and choose the lender that works best for you.

## The Hughes Law Firm

**as a Metro Brokers' Affiliate.**

We've partnered with HLF for decades. They are trusted experts who provide assistance needed for: estate planning, trusts, reverse mortgages, geriatric nursing and assisted living, home staging, pet adoptions, and Colorado Group Legal. They cover most areas of law, providing a 25% discount and a free consultation for our members.

## Elitch Gardens

Check out their discounted Season Pass - A Season Pass is \$74.99 and includes FREE park admission for the 2025 Season.

A regular day pass runs around \$56 with no parking pass! Benefits include 3 FREE "Bring-A-Friend" Tickets (date restrictions apply), in-park discounts and more! Find ticket purchase links on our website.

## MedicareCU

We've teamed up with MedicareCU, an independent insurance agency that offers free no obligation consultations to help educate our members. Our dedicated consultant, Duy Beck, has already helped many members uncover savings and tailor coverage to fit their unique needs. There's no fee to get expert guidance from someone who truly understands the ins and outs of Medicare. Just give him a call at 303.233.3426 to get started!



### Contact Shelley & Schedule a Free Consultation!



**Shelley Hertel** AAMS®, CRPC®  
Financial Advisor

9305 W. Alameda Ave.  
Lakewood, CO 80226

303 239 1179

Shelley.Hertel@lpl.com



## Shelley Hertel - AAMS®, CRPC®

Credit union members can connect with a dedicated wealth management professional for personalized investment guidance. The Investment and Retirement Center located at Credit Union of Denver provides investment advice, asset management and insurance services through LPL Financial. Shelley is here at C.U.D to assist you with your needs for a personalized financial strategy. Give her a call at 303.239.1179. Please note planning and management fees may apply.

## Love My Credit Union

This is a cooperative benefit we offer to help you save on tax prep services. Through it, you'll find discounted access to Intuit TurboTax and H&R Block. Visit our website and look under "SmartStuff - Your Benefits" for all the details. It's a simple way to keep more money in your pocket this tax season.



Love My Credit Union®  
rewards



## Member Appreciation Day

Join us Saturday, June 14th, 9am to 12:30pm.

We couldn't be more excited to celebrate YOU, our amazing members! This annual tradition of giving back to our members will be exciting this year with Grand Prize giveaways including an eBike & 2 Giant Stuffed Axolotls! Enter to win in the lobby or at the event. Join us at the Lakewood branch for Grilled Brats, Denver Chips and an unforgettable HipPOPs frozen gelato experience. Plus kids will enjoy a Bounce castle, and an exciting obstacle course. More details on the Event Calendar page on our website.



## YOUTH SAVINGS & REWARDS CHECKING - **It's Never Too Early to Start Saving**

Helping kids build strong financial habits early can set them up for a lifetime of success; and we're here to make that first step easier and more rewarding. Now through August 30, 2025, when you open a new Youth Savings Account for a child or teen, you'll both receive \$50! It's our way of celebrating smart choices and encouraging young savers to take charge of their financial future.

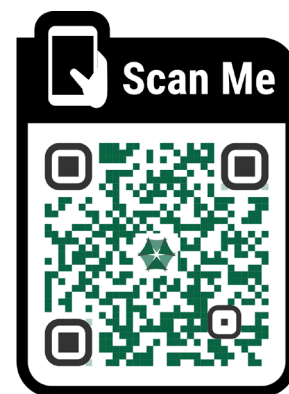


Our Youth Savings Account earns an impressive 2.01% APY (Annual Percentage Yield), giving your child's money a healthy head start. And for even more value, if your child also opens a new Rewards Checking Account, they'll receive an additional \$100

bonus. That's up to \$150 in total for building great money habits early on!

Saving money is a skill that pays off for life. With our high-yield savings and rewarding checking accounts, we're helping the next generation learn how to manage money, set goals, and enjoy the benefits of financial responsibility.

Visit us today to open your child's accounts and watch their savings and confidence grow!



## FRIENDS AND FAMILY REFERRALS - **Help Us Grow and Get Rewarded!**

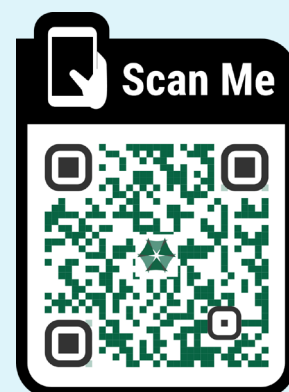
We're turning 94, and you get the gift! To celebrate our 94th anniversary, we're offering a special Friends & Family Referral Bonus now through June 30, 2025. When you refer someone to join our credit union and they open a new Rewards Checking Account or take out a new qualified loan, you'll both receive \$94!

It's our way of saying thank you for being a part of our credit union family and helping us grow stronger together. There's no limit to how many friends or family members you can refer; more referrals mean more rewards!

With great products like high-yield Rewards Checking, low-rate loans, and top-tier service, there's never been a better time to share the benefits of membership. Invite your loved ones to experience the

credit union difference and earn a little extra along the way.

Don't wait, this offer ends June 30, 2025. Start referring today and let's celebrate 94 years of trust, service, and community together!



At Credit Union of Denver, our commitment to your financial well-being is unwavering. We understand that life's financial challenges can be daunting, but rest assured, we've got your back with tailored solutions to help you navigate and thrive.

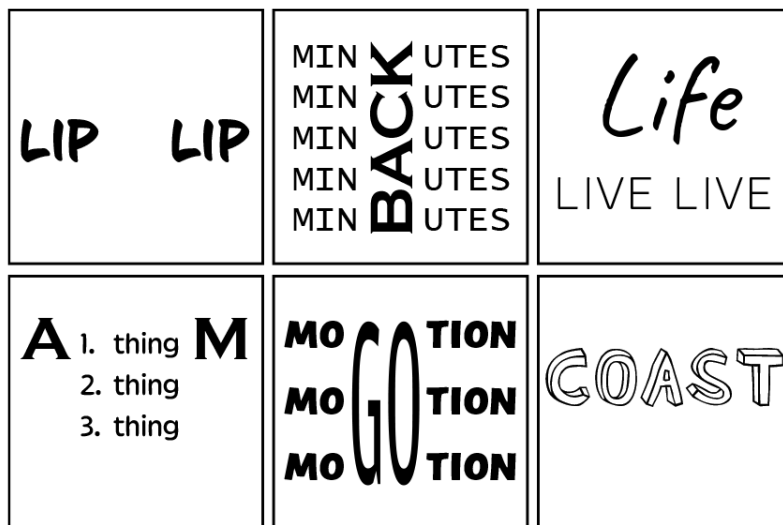
Considering refinancing your auto or motorcycle loan? Now is the perfect time to make the switch to C·U·D. When you bring your qualified vehicle loan from another institution to us, you can receive cash and the opportunity to take a 3-month payment vacation.

Need extra funds for a vacation, home improvements, or unexpected expenses? Our Auto Equity Loan allows you to tap into the equity of your vehicle. Whether you own your vehicle outright or have paid down a significant portion, you can leverage its value for a fixed-rate loan. For example, if your vehicle is valued at \$20,000 and you owe \$5,000, you could have \$15,000 in available equity. This option often offers lower interest rates compared to traditional credit cards.

Our Personal Loans provide the flexibility to manage various financial needs, from consolidating debt to covering medical expenses or funding special occasions. With competitive rates and customizable terms, we aim to make borrowing stress-free.

# WUZZLES

Just for Fun!



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

JUN 14.....Member Appreciation Day  
JUN 19.....**Closed** for Juneteenth  
JUL 3.....City of Lakewood Big Belmar Bash  
JUL 4.....**Closed** for Independence Day  
SEP 1.....**Closed** for Labor Day

Saturday, June 14, 2025 9:00 AM - 12:30 PM. Join us outside of our Lakewood Branch at 9305 W. Alameda Avenue, Lakewood. We'll have food, music, fun, prizes to win and games for all! We love celebrating our members with this annual event.

We want you to create a sticker that you would be proud to display that represents your artistry and the spirit of Credit Union of Denver. **Three Winners will receive \$250 each!**

Get the details at [cudenver.com/sticker](http://cudenver.com/sticker) and be sure to submit your designs before June 30th!



**credit union  
OF DENVER**  
SMART. LIKE YOU.



9305 W. Alameda Ave  
Lakewood CO 80226

303.234.1700  
cudenver.com



NMLS #417000

## HELOC OFFER EXTENDED! Expires June 30th



**Promo  
Rates**

as low as:

**6.49%  
APR<sup>1</sup>**

for up to

**80%  
CLTV<sup>2</sup>**



<sup>1</sup> 6.49% & 6.99% APR (Annual Percentage Rate) are promotional rates & are good on new HELOC applications submitted through June 30, 2025. With approved credit. Not all borrowers will qualify for the best rate. 6.49% APR not to exceed a <sup>2</sup> Combined Loan to Value (CLTV) of 80%, 6.99% APR not to exceed 90% CLTV. HELOCs have a loan term of 10 year draw and a repayment term of 10 years. Promotional rate is good for 12 months from closing date. Variable annual percentage rate (VAPR) will apply after promotional period ends and is based on credit worthiness at time of application. Best rate is 0.50% ["Margin"] below Wall Street Journal Prime Rate "Index" subject to the floor rate of 6.00% and ceiling rate of 18.00%. For example, standard rates of 7.00% up to 13.50% VAPR are current as of 05/29/2025. Rates are subject to change after the promotional period ends. No closing costs in most cases, but an appraisal fee and/or title insurance (approximate cost \$0 - \$3,000) may be required at member expense. Not available on refinance of current Credit Union of Denver (C.U.D) mortgage loans. Owner occupied, insured Colorado properties (property insurance required) only. Equal Housing Opportunity. C.U.D membership of \$5 is required. Credit Union of Denver reserves the right to withdraw this offer at any time without notice.