

# smartnewsupdate

## Children's Hospital Blankets



This month we are making 250 blankets to donate to Children's Hospital!

## Foothills Animal Shelter



Voting for our 2026 pet calendar featured photos starts Sept. 17th. All proceeds benefit F.A.S.

## Cider Days



We're so excited to return to Cider Days in Lakewood on Oct. 4 & 5!

**Your Credit Union:  
Involved Beyond  
Just Finance.**

**Committed to You  
and the Community  
We Share.**

## Fall Home Show



We're here for you on your financial journey. Find out how at the Jeffco Fairgrounds Home Show.

## Bite of Reality



Financial literacy education supported in local school districts.

# Simple Strategies to Reduce Financial Stress

Build peace of mind with these stress-busting financial habits.



We all feel financial stress at times—but the good news is, you don't have to face it alone. Whether you're worried about saving, managing debt, or just trying to make your money stretch further, there are small, positive steps you can take.

## Start Small: One Step at a Time

If you haven't started saving yet, don't stress—just start. Setting up a separate savings account and contributing even a small amount regularly can help build a financial cushion. Knowing you have something set aside (even if it's just a little) can bring real peace of mind and reduce anxiety when unexpected expenses pop up.

## When Money Feels Overwhelming

It's easy to feel overwhelmed if you're dealing with debt or haven't been able to save like you wanted. But remember, you are not the only one, and your past money habits do not define your future. We all make mistakes, especially when life throws us curveballs. What matters most is how you move forward.

Remember:

- Everyone's financial journey is different.
- Forgive yourself for any past missteps.
- You're capable of making positive changes.

## Your Well-Being Matters

Financial stress can affect more than just your wallet—it

can take a toll on your overall well-being. But even small changes can help you feel more in control and ease anxiety.

## Tips That Can Help:

### *Take Baby Steps Toward Confidence*

Sometimes financial stress stems from beliefs we've carried for years. That's okay. Start by building your financial knowledge a little at a time—read an article, watch a short video, or chat with someone you trust. Over time, you'll build financial confidence and better money habits.

### *Make "Money Time" Less of a Chore*

If looking at bills or bank statements feels overwhelming, try this:

- Set aside a dedicated time to review things—no pressure, just a check-in.
- Make the environment comfortable: soft music, a cozy drink, your favorite chair.
- Break the task into small parts so it feels more manageable.

### *Reach Out for Guidance*

Changing your financial habits is easier with support. Consider talking with a financial counselor, money coach, or accountant. They can:

- Help you create a plan that makes sense for you.
- Provide reassurance and clarity, so you don't have to navigate things alone.
- Encourage you to tune out the noise and focus on your own goals.

## You've Got This—And We're with You Every Step of the Way

Sometimes money can feel stressful, but it doesn't have to stay that way. We're here to help you feel more confident, more supported, and more in control of your finances. Whether you need assistance, encouragement, or just a secure account for your money, we're here for you.

Source: [www.education.savvymoney.com/savvymoney-daily/strategies-for-managing-financial-stress-and-anxiety/](https://www.education.savvymoney.com/savvymoney-daily/strategies-for-managing-financial-stress-and-anxiety/)



## SUPPORTING EDUCATION - **Part of Our Community**



We're proud to have been part of the Jeffco Back to School Bash—celebrating and supporting our students, schools, and community as they kick off another great year!



A heartfelt thank you to Superintendent Dorland and the Jeffco Foundation for bringing this incredible event to life. Your dedication makes a lasting difference for our kids and families!

Here's to a strong start to the school year and a bright future for our community!

We were also excited to have joined in the festivities and helped welcome all the amazing new students starting their journey at Community College of Denver (CCD). From fun events to helpful resources, we're here to support you as you settle in and make new connections. Let's kick off this year with energy, excitement, and a warm CCD welcome!

Here's to new beginnings and unforgettable memories—see you on Auraria campus!



## Welcome Back to School

C-U-D had the opportunity to share our resources to the students of Colorado Christian University at the 'Week of Welcome', and University of Colorado Denver at their 'Block Party.' What a great way to start the school year!



As you're reading this, more back to school events are taking place! Visit our website to see just what events we have been a part of.

## Bite of Reality

Is a hands-on app based simulation that appeals to teens while giving them a taste of real-world financial realities. Coming soon to a school near you.



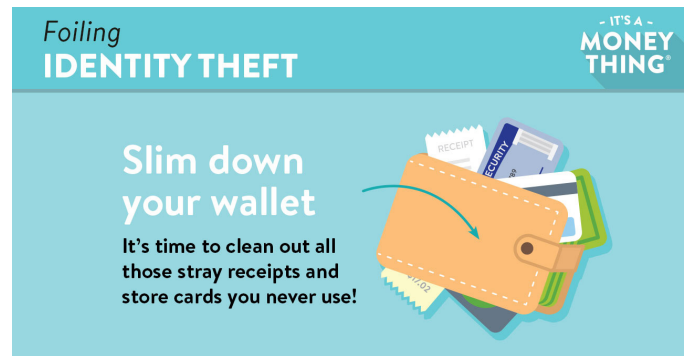
## It's A Money Thing - **Fun, Informational Videos for All Ages**

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: **Foiling Identity Theft.**

Identity theft is nothing new, and yet it still manages to cost its victims billions of dollars (yes, that's billions with a "b") globally each year—not to mention the time and hassle involved in recovering a stolen identity.

The good news is that there are tons of things you can do to deter identity thieves. The bad news is that many of us do little beyond choosing a decent password—and some people don't even bother doing that! Here are the top 5 information jackpots for identity thieves, along with helpful tips on what you can do right now to protect yourself.

Watch the full video to find out what the Top 5 Identity Theft Jackpots Are (and How to Safeguard Against Them): [cudenver.com/AMoneyThing](https://cudenver.com/AMoneyThing)



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 our It's A Money Thing videos.

Be sure to check them both out and share them with your kids, friends & family!



### International Credit Union (ICU) Day®

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 411 million members in 104 countries worldwide.

More than 74,000 credit unions exist globally, providing a plethora of financial services for their members,

recognized as a force for positive economic and social change. On Friday, October 17, 2025, join credit union and financial cooperative members around the globe in celebrating 77 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 17th, 2025 and enjoy refreshments & collect information while we celebrate International Credit Union Day!**

## Loans and our Lending Department - **What you may not know...**

Did you know that your credit union lending department has a lot of choices to offer? Below are just a few of the many different details that you may not have known but could prove helpful with your financial needs.

1. **C·U·D will rate match** – we will beat any official written rate offer from a lender outside of C·U·D. Just bring us the offer and we'll beat it!
2. **We lend on the following unconventional items:**
  - Snowmobiles      • ATVs
  - RVs & Trailers      • Motorcycles
  - Classic Cars      • Toy Haulers/Trailers
  - Boats      • Jet Skis
3. **Use Credit Builder or Credit Repair Options** – Ask about our Secured Credit Card
4. **Debt Consolidation Loans** – Multiple options available
5. **Card Control** – Turn on an off your credit card as needed

6. **Mobile Banking** – Easy access to see all your accounts with one login
7. **Student Loan Marketplace** – For new or to refinance existing student loans. Please visit our website for more information (Not offered directly through C·U·D)
8. **Shopping for a new Vehicle** - Get your financing secured with Credit Union of Denver to shop with the confidence and a pre-approval in hand.

Know before you go! We will help walk you through scenarios that will help fit a payment into your budget. Easy and convenient – we can help!

If you have any questions, just give us a call, we are here for you! 303.202.5659. Thank you for being our valued members!

## C·U·D Blog Posts - **#DoingLifeWithYou!**

On a regular basis our team puts together thoughtful, timely information to assist our members with topics on life. We encourage you to visit our Blog and Community area under SmartStuff on our website at [cudenver.com](http://cudenver.com).

Here's a list of the most recent articles:

- Credit Unions in America: A Brief History of People-Powered Banking
- To Rent or to Buy? 5 Questions to Ask Yourself to Decide Which Path is Right for You
- Top 5 School Year Savings Tips
- 7 Tips to Leverage Scholarship & Grant Opportunities
- From Backpack to Bank Account: 7 Steps to Creating a College Budget
- Who Rescued Who? The Heart behind our Annual Pet Calendar!
- 5 Steps to Enrolling in Medicare
- The Big Beautiful Bill Boosts Member Perks with Tax Smart Auto Loan Savings
- 5 Tips For Paying Off Debt
- Don't Give Away the Key: Protect Your MFA Codes
- Wallets, Wilderness, and Finding Your Way
- 6 Ideas for Budget-Friendly Summer Fun in Colorado

Let us know if there is a topic you would like us to cover by emailing us at [Support@cudenver.com](mailto:Support@cudenver.com) reference 'Blog Post Coverage'.

As always, THANK YOU for being our members!



# YOU DON'T KNOW, WHAT YOU DON'T KNOW!

When working on your financial health, sometimes it is what you don't know that can make a huge difference. So how do you ask questions about things you don't know to ask about?

The simple answer is "Listen intently to those who have your best interests at heart."

As your trusted credit union, we have many tools to help our members find solutions.

## Example:

We spoke with a non-member who was asking about a credit card for his mom. She has no credit and has been turned down for credit cards. How does she establish credit in order to qualify for a loan or credit card?

We gave this thoughtful son several options to consider, of which he was unaware of two of them.

- Shared Secure Credit Card – no fee.
- Credit Card with limited balance granted to help her get started.
- Co-signing with mom on the card.
- Refinance the Co-Signed card in 6 months into mom's name only.

He replied with, "Wow, I didn't know about that, I guess you don't know what you don't know!" Well said!

No other card company offered other solutions, but that is what we do. Finding solutions that will work best for our members situations.

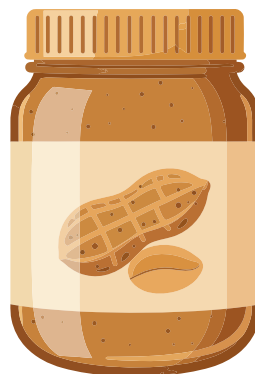
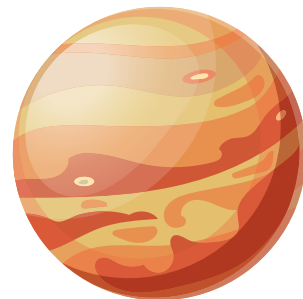
Have you ever had a consultation with one of our account service team? Sit down and talk about what is working and what is not. Share your desires to reach certain goals and let us help find some solutions for you.

We are here for our members and our community. Reach out and ask, "What don't I know about what you can do for me?" Sounds like the makings of a good conversation!

## WHAT DON'T YOU KNOW?

### Here are 5 Random Fun Facts:

1. The first successful electric car in the U.S. was made in 1890 (by chemist William Morrison).
2. Venus is the only planet to spin clock wise.
3. Africa is the only continent with land in all four hemispheres.



4. It takes about 540 peanuts to make one jar of peanut butter.
5. Cows form tight bonds, or 'best friendships' with other cows.



## Credit Card Special

Looking for a smarter way to manage your spending or consolidate debt? Take advantage of our limited-time Platinum Rewards MasterCard® promotion and enjoy 4.99% APR<sup>6</sup> for 12 months on purchases, balance transfers, and cash advances. This offer is open to all credit tiers with approved credit!



Hurry, this offer is available on credit card transactions that occur only between August 1 through September 30, 2025<sup>6</sup>.

<sup>6</sup>APR (Annual Percentage Rate). Promotional rate of 4.99% APR is offered on transferred balances, cash advances and new purchases from 08/01/2025 through 09/30/2025 and will apply for 365 days from the date of the first qualifying balance transfer, cash advance and/or purchases on a new or existing Platinum or Secured Card. Balance Transfers must be from outside Credit Union of Denver (C-U-D). New and current C-U-D members are eligible for 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 August 1, 2025 rates range from 11.49% – 18.49% VAPR based on credit worthiness. Membership at C-U-D is required. View our Credit Card Agreement on [cudenver.com](http://cudenver.com) for full promotion disclosures.

# WUZZLES Just for Fun!

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

## DATES TO REMEMBER Fall 2025

OCT 13....Closed for Columbus & Indigenous Peoples' Day  
OCT 17.....International Credit Union Lobby Day  
NOV 11.....Closed for Veterans Day  
NOV 27.....Closed for Thanksgiving  
DEC 6.....Santa Youth Day Event

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

## Pet Calendar Update

The photos are in! Keep an eye out on our website about voting for the top pets in the 13th Annual Credit Union of Denver Pet Calendar for 2026. They will be available towards the beginning of November for just \$10 each. 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  
**cu**denver.com



NMLS #417000

# REFI YOUR VEHICLE LOAN AND GET EXTRA CASH\*



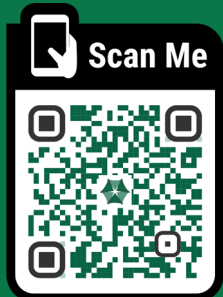
**Reduce Interest\***



**Fast Application**



**4.4 Stars on Google**



\* Loan qualification and (APR) Annual Percentage Rate based on individual credit worthiness. 3% off your current APR for auto, truck, or motorcycle loans from outside Credit Union of Denver (C-U-D). With approved credit, floor rates apply and are as low as 5.48% APR and are current as of 09/01/2025 and subject to change. Rate discount & \$300 valid on loans over \$10,000. 3 months no payment is equal to 90 days no payment & interest will accrue from date of loan closing. \$300 to be deposited into savings account within 30 days of closing. This refinance promotion does not permit a rate modification for the life of the loan. C-U-D membership of \$5 is required. Current C-U-D loans not eligible for offer. Offer expires 12/31/2025. Federally Insured by the NCUA.

