

# smartnewsupdate

## Holiday Giving

We're Giving You

**\$5280**

Mile High  
Holiday Loan<sup>1</sup>



Give Yourself Peace  
of Mind Next Year

**1.25%**  
**APY<sup>2</sup>**

Holiday  
Savings

<sup>1</sup>APR = Annual Percentage Rate. 5.28% Annual Percentage Promotion Rate good for New Personal loans for up to 24 months, and up to \$5,280, on applications submitted by 12/31/2025. With Approved Credit & credit score of 680+. Payment of an estimated \$232.30 based on 24 equal payments. Other terms are available but are subject to normal personal loan guidelines. Not all borrowers will qualify for the best rate and terms may vary depending on amount financed. Rates are subject to change. No pre-payment penalty. Not available on current Personal Loans with C-U-D, will not qualify if an existing Personal Loan has an existing balance at the time of application. Only one personal loan per member. C-U-D membership of \$5 is required. <sup>2</sup>APY = Annual Percentage Yield (APY). Early withdrawal penalties and other fees may reduce earnings. Rates are subject to change at any time. Rates Current as of 11/01/2025. Federally Insured by NCUA.

## CHRIS' CORNER - An Update From the CEO

### Building on Success: A Bright Future Together

As we reflect on this past year, I want to take a moment to thank each of you for your continued trust and membership in Credit Union of Denver. Your support is the foundation of everything we do, and together we've achieved some remarkable milestones.

One of the most significant accomplishments in 2025 was the successful completion of our core system conversion in May. This upgrade was a major undertaking years in the making, designed to enhance your experience, improve efficiency, and position us for future growth. We're already seeing the benefits of this new system in faster service and improved functionality, and we're excited about how it will continue to strengthen our ability to serve you in the years ahead.

This year also reminded us why the credit union difference matters. During the recent government shutdown, many of our members faced unexpected financial challenges. We were proud to step in with solutions, whether through emergency assistance, flexible payment options, or personalized guidance, because helping our members in times of need is at the heart of who we are. It's more

than banking; it's about community and care.

Looking ahead, 2026 will be a year of celebration as we mark our 95th anniversary. For nearly a century, our credit union has stood for community, trust, and financial empowerment. This milestone is not just about longevity; it's about the relationships we've built and the shared commitment to helping members achieve their financial goals. We'll be commemorating this anniversary with special events and initiatives throughout the year, and we can't wait to celebrate with you.

As we move forward, our focus remains on delivering exceptional service, innovative solutions, and meaningful value to every member. Thank you for being part of our journey, here's to a bright future together!

- Chris



## GIVE DIGITAL BANKING A TRY - You Might Love It!

Have you heard? Our digital banking, available through both our mobile app and online banking, is designed to make managing your money simple, secure, and stress free. Whether you're checking balances, transferring funds, reviewing credit card transactions, or enrolling in Skip-A-Pay, our digital tools help you stay connected to your financial world anytime, anywhere.

It's all about convenience, confidence, and more control over your financial life. Here are just a few great features waiting for you.

### Top Benefits of Digital Banking

- **Two-factor Authentication** – Log in using text, email, or call me for extra security.

- **Biometric Login** – use your smiling face or the touch of your finger, safely and securely.
- **Mobile Snapshot** – View balances without logging in.
- **Credit Score & More** – Check your credit score for FREE.
- **Mobile Wallet** - Carry your C·U·D debit and credit card(s) digitally and make purchases with the tap of your device(s).
- **And much more!**

Digital banking is truly built to support your busy life – safe, simple, and always improving. If you haven't explored these features yet, now is a great time to dive in! Let us know if you'd like help getting started.



# Children's Hospital Blanket Donation

This fall, we set out on a mission to spread comfort and cheer to the brave little warriors at the Children's Hospital Colorado.



Over the course of three days C·U·D employees volunteered over 160 hours of their time to craft cozy, handmade no-sew blankets for the patients of Children's Hospital.

We are overwhelmed by the work that Children's Hospital

performs, and are proud to be able to play a small part in all that they do for their patients.

*At the end of the three days we made 250 blankets to donate!*



## SKIP-A-PAY - Now Exclusively in Digital Banking



Life happens. Whether you're planning a getaway, catching up on bills, or just need a little breathing room, our Skip-A-Pay program gives you a payment break when you need it. Relief when you decide - not just during the holidays.

### ✓ Eligible Loans Include\*:

- Auto Loans
- Motorcycle & Recreational Vehicle Loans
- Personal Loans
- Membership Savings Secured Loans

### 💰 How It Works:

- Pay just \$15 per skipped payment
- Skip one payment once every 6 months, per eligible loan
- Skipped payment is for one month
- Access easily through Digital Banking – via app or online

### Thinking of Skipping a Payment?

Skipping a payment gives you extra cash now, while keeping your loan in good standing. Finance charges still apply, and your loan term may be extended.

🔗 **Ready to skip?** Log in to your account within digital banking or contact us today with any questions.

Visit: [cudenver.com/SkipAPay](https://cudenver.com/SkipAPay) or give us a call today to learn more.

\*Some exclusion may apply.

# 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 2026 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 and one, 1-year term position 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. **Two, 3-year term positions 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 16, 2026, at 5:00 pm**

**May 2025 – May 2026 Nomination/Election Committee**

George Volentir - Chairman

Russ Smith - Vice Chairman

Carl Bingham - Board Member

Merry Davis - 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.**

# NEW YEAR'S GOALS - **Go Digital this Year**

Send and receive money with Zelle® right from the C·U·D app.

Maybe you make resolutions, or maybe you don't. Either way, you can use Zelle® to update your money habits in the new year.



## **Make life easier.**

Are you still making trips to the ATM so you can split the cost of a night out with friends or pay your babysitter in cash? Take your time back. Sending money with Zelle® is easy and free in our mobile app.



## **Commit to paying back on time.**

A bit forgetful when it comes to paying your share of the rent or household bills? With Zelle®, money arrives directly in your roommate's bank account in minutes.<sup>1</sup>



## **Stay on top of your finances.**

Use Zelle® to request<sup>2</sup> money or pay back friends. Keep track of your Zelle® activity in the C·U·D app.



Get started with better money habits today!

Learn more at:

[cudenver.com/Zelle](https://cudenver.com/Zelle)

<sup>1</sup> 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.

<sup>2</sup> Payment requests to persons not already enrolled with Zelle® must be sent to an email address.

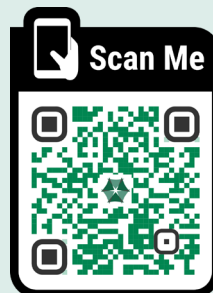
Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

## **Save Money and Win Tax Season**

As a C·U·D member you 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, save even more with early-season pricing when you file by February 28th.

Plus, you can enter for a chance to win \$10,000 from Love My Credit Union Rewards.

**Scan the QR code to start today and save!**



**SAVE BIG ON TAX PREP**  
**Lock In Your Discount Now**  
Plus, enter for a chance to win \$10K

INTUIT turboTax | H&R BLOCK

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

## Celebrating 95 Years in 2026!

As we celebrate 95 years of serving our members, we're excited to spread the joy with a year full of special offers and extra perks!

We'll have limited-time loan & account specials and member giveaways at our party! **Save the Date - June 6th for the Anniversary Party!**

We're honoring this milestone the best way we know how; by giving back to the people who made it possible. Here's to 95 years of trust, service, and financial empowerment...and to an even brighter future together.



### Late Opening 12/16

We will have a delayed opening on December 16th 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.

LOUD		
<b>DANCE DANCE DANCE → DANCE</b>	<b>CRYING CRYING CRYING CRYING</b>	groPOOLund
ABCDE FGHIJ a week KLMNO a week PQRS_ a week U_WXY a week Z	<b>FREQUENCY</b>	<b>T T T I I I S S S</b>

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

## DATES TO REMEMBER Winter 2025-2026

- DEC 16.....**Late Opening** at 10:30am
- DEC 24.....**Early Closure** for Christmas Eve at 1:00pm
- DEC 25.....**Closed** Christmas
- DEC 15 - JAN 2.....Tivoli Branch **Closed**
- DEC 31..... **Early Closure** for New Year's Eve at 2:00pm
- JAN 01.....**Closed** New Year's Day
- JAN 19.....**Closed** Martin Luther King Jr. Day
- FEB 16..... **Closed** Presidents' Day

### 2026 Pet Calendar On Sale Now!

We are happy to announce the 13th Annual Credit Union of Denver 2026 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](http://cudenver.com/Community).

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



**DID YOU KNOW?**



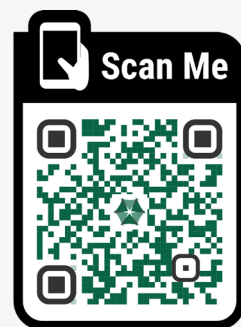


9305 W. Alameda Ave  
Lakewood CO 80226

303.234.1700  
cudenver.com



# Grow Their Savings. Grow Their Future.



Plus, add a **Rewards Checking Account** & get an **Extra \$100!**<sup>2</sup>

Qualifications: <sup>1</sup> 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. <sup>2</sup> 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, 2025. Credit Union of Denver reserves the right to withdraw this offer at any time without notice. Federally Insured by NCUA.