Community Shred-a-thon & Member Appreciation Day!

Saturday, July 26th
9:30AM - 12:30PM
9305 W. Alameda Ave. Lakewood

Join us for:
- Hot dogs, chips, ice cream and other refreshments.
- Cool cars on display from Automotive Avenues.
- Enter to win a game night basket of fun.
- Don’t forget - bring all your documents to be shred in the parking lot!
- Tell your family, tell your neighbors, because everyone is invited!

Iron Mountain Shredding Service will be shredding documents on site for our members and our community. Lower your risk of identity theft, gain a greater peace of mind, and take a more environmentally friendly approach to document disposal.

What's Inside: Understanding Your Money | Closure Dates & Events | Carl's Corner | Wuzzles
**Carl L. Haldy, ChFC®, CFP®, CLU®**

Carl has been the financial consultant located at Credit Union of Denver since 1994. He began his career in the financial industry in 1984 and specializes in all aspects of Federal Employee Benefits. The services Carl offers our members include retirement planning, 401(k) rollovers, investment management, education funding, insurance planning and cost-saving tax strategies.

Call and schedule your free, no-obligation consultation with Carl today!

**Carl L. Haldy, CLU, ChFC, CFP®**

**Phone:** 303-239-1139

**Securities offered through LPL Financial, Member FINRA/SIPC. Insurance Products offered through LPL Financial or its licensed affiliates.**

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**Ever wondered how interest is calculated on your loan?**

Our loans are simple interest loans which means the interest (cost of getting a loan) is calculated on the current loan balance on a daily basis. The amount of interest due at the time of payment is calculated by the current balance X the interest rate ÷ 365 days X the number of days since the last payment.

When a payment is made, interest is calculated and collected and the remaining funds are applied to the principal balance. See example below.

**Statement will resemble the following:**

<table>
<thead>
<tr>
<th>ID</th>
<th>Post Date</th>
<th>Eff Date</th>
<th>Principal Amount</th>
<th>4.99% Interest</th>
<th>Fee</th>
<th>Full Payment Stays Same</th>
<th>Loan Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>OLB</td>
<td>O53014</td>
<td>O53014</td>
<td>$410.00</td>
<td>$132.47</td>
<td>0</td>
<td>$542.47</td>
<td>$22,660.48</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>42 days between payments by effective date</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>OLB</td>
<td>O41814</td>
<td>O41814</td>
<td>$452.43</td>
<td>$90.04</td>
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<td>$542.47</td>
<td>$23,070.48</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>28 days between payments by effective date</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

OLB = Online Banking

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**Dates to remember...**

- **July 26th**
  - Community Shred-a-thon & Appreciation Day
- **September 1st**
  - Labor Day - CLOSED
- **October 13th**
  - Columbus Day - CLOSED

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**ON THE ROAD AGAIN**

Roll your current auto or motorcycle loan over to Credit Union of Denver and...

Receive **$200** CASH!

Reduce at least 2%** off** your current rate.

Take a **90 day payment vacation.**

**CLICK:** cudenver.com

**CALL:** 303-202-5659 or 800-279-3288

**COME IN:** 9305 W. Alameda Ave. Lakewood, Colorado 80226

*APR (Annual Percentage Rate). With approved credit, at least 2% off current auto or motorcycle loan rate from outside C•U•D. Floor rate of 2.87% APR on autos and 3.34% APR on motorcycles applies. Terms up to 72 months. 2% rate discount and $200 valid for loans over $7,500. Offer expires 09/30/14. Go to cudenver.com for more details.

**Wuzzles**

Just for Fun!

**U can 1, 2, 3,... IT**

<table>
<thead>
<tr>
<th>GOODNESS</th>
<th>NEST</th>
</tr>
</thead>
<tbody>
<tr>
<td>GOODNESS</td>
<td>WEIGH</td>
</tr>
<tr>
<td>PRICED</td>
<td>living</td>
</tr>
<tr>
<td>SHOESTRING</td>
<td></td>
</tr>
</tbody>
</table>

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

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**Did You Know...**

Online Security is Job #1!

Credit Union of Denver has a web page dedicated to keeping members aware of the latest scams and security alerts. [www.cudenver.com/home/resource/smarteru/fraud](http://www.cudenver.com/home/resource/smarteru/fraud)

**DID YOU KNOW...**

- **For your safety and ours,** PLEASE remove these items before entering one of our branches...
  - No Hats!
  - No Hoods!
  - No Sunglasses!

**This facility participates in the “No Hats, No Hoods, No Sunglasses” security program, a robbery prevention initiative sponsored by the Colorado Association of Robbery Investigators.**

**When auto shopping at dealerships, members should ask to close their C•U•D loan documents at the dealership.** Credit Union Direct Connect (CUDC) is a convenient service we provide for our members.

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**GO PAPERLESS**

It’s a more secure, convenient and green way to go! Through our online banking portal, you can view years of history with the eStatement option. Switch to paperless statements today by going to the Online Services tab and choose eStatements to switch.

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