Credit Union of Denver realizes that our local Children's Hospital needs our help! Children's Hospital makes a difference in our community, one child at a time, everyday. Max benefited from a new MRI machine that diagnosed him with an inoperable tumor. He is the Champion for Colorado and helps other kids get through tough times.

**Where do the donations go?**

These donations are used to support research, training, purchase equipment like the MRI that diagnose issues like Max has and more; all to save and improve the lives of as many children as possible.

**Fact:**

Did you know that one child enters a Children's Hospital every second? Some are battling cancer; or traumatic injuries, while others have a genetic disease. Regardless of why they come, the Children's Miracle Network Hospitals always have their doors open.

We thank you and so does Children's Hospital and kids like Max.

We have over 55,000 members & growing. If we all donated just $1.00 each, we could make a HUGE impact! After all, Credit Unions are founded on the principle of “People Helping People”.

**Happy Holidays From Your Friends at Credit Union of Denver!**
Basic Functions of the Board of Directors, Supervisory and Credit Committees

Board of Directors
Board members are responsible for establishing policies for the credit union operations and activities. They provide leadership through sound judgment in business and financial matters involving members and the community. The Board of Directors meet once a month and occasionally an additional meeting may be called for special matters. Three, 3-year term positions are open on the Board of Directors.

The Supervisory Committee
They are responsible for the accurate financial reporting and safeguarding members’ assets through auditing and supervision of our operations as governed by the bylaws and the state and federal regulators. This committee meets once a month. Two, 3-year term positions, One, 2-year term position and One, 1-year term position are open on the Supervisory Committee.

Credit Committee
Credit Committee members are responsible for evaluating member loan requests on a fair and impartial basis. The Credit Committee must ensure compliance with relevant state and federal laws that affect lending guidelines. Credit Committee members are responsible for evaluating member loan requests on a fair and impartial basis. This committee meets monthly and once a week on a rotating basis, or as often as needed. One, 3-year term position is open on the Credit Committee.

Nominations close Tuesday, January 20, 2015
Candidates can be nominated by applying to the Nominations/Election Committee, or by petition. For more information, or to get in touch with a Nominations/Election Committee Member, please contact Katie Danek at (303) 239-1113.

Nominations/Election Committee Members:
- Board of Directors: Kris Sapp, Michael Chevarria & Kathy Leclerc
- Supervisory Committee: Robin Morthland
- Credit Committee: Sheila Perry
- Committee Liaison and Staff Contact: Katie Danek, (303) 239-1113

Credit Union of Denver
We need you!

Volunteers are the backbone of Credit Union of Denver. For over 80 years, the credit union has provided value and financial stability to its members. This accomplishment can be attributed to the expertise of the past and present volunteers. Volunteers determine the direction of the credit union and approve policies that govern the credit union’s operations and growth. 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, bondable, 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.

Volunteers will meet the first Tuesday of each month. If you are interested in serving the Credit Union, please contact Committee Liaison and Staff Contact: Katie Danek, (303) 239-1113.

DID YOU KNOW...
Our top priority is keeping your information safe, and you can too! Tech Safety says to change your passwords and PINs every 90 days or less.

LAST CHANCE for Skip-A-Pay 2014
For just $25 per loan, you can take advantage of NO loan payments * for 2 months! That should help out during the most costly time of the year.

Going on Vacation?
Give us a call and let us know your travel dates and destinations. This will make your trip transactions go smoother. While you are away, be sure to monitor your account activity. Call 303.239.1150 or 800.279.3288.

Wrap Up from CU•D’s SHRED EVENT
Congratulations to all who participated in our Shred Event this fall. We saved 109 Trees, lowered the use of 14,710 kWh of electricity, 178,418 Gallons of Water & reduced our carbon footprint by 9,425 lbs. We will hold another event in the Spring of 2015!

2015 Dog Calendars are HERE!
Help support The Foothills Animal Shelter by purchasing our CU•D community inspired calendar. They make great gifts and all the proceeds go to our local shelter. Thank you to all who submitted your photos of your furry friends. They were all wonderful!

Dates to remember...
The Tivoli Branch will be CLOSED
December 22nd through January 4th and reopening on January 5th.
- Credit Union Day at Alameda
- Christmas Eve - Limited Hours
- Christmas Day - CLOSED
- New Years Eve - Limited Hours
- New Years Day - CLOSED
- Martin Luther King Day - CLOSED
- Youth Day Event at Alameda

COMING SOON MasterCard Access Upgrade
Just Click and Go with One Sign On!
Soon you will be able to see your MasterCard Credit Card and HELOC accounts visible through your online banking with NO second login required. Please review your account ownership and who you have given access to on those accounts.

Any questions, give us a call at 303.239.1150 or 800.279.3288

COMING IRS Changes for Rollovers
If you are considering rolling over your IRA assets to an existing or new IRA, you need to be aware of the upcoming change to the rules.

The IRS is changing the interpretation of the one Rollover per 12 month rule, following a recent U.S. Tax Court ruling in Bobrow v. Commissioner. The court ruled that a taxpayer is limited to one rollover per 12 month period into one IRA account, regardless of the number of IRAs he/she has. Now through the end of 2014, the current ruling allows one rollover to each of your IRAs that you have owned for the last 12 months. You may still perform as many transfers as you like.

A transfer is a direct movement of funds from one institution to another, without the owner having access to the money. A rollover is a reportable distribution of funds. After January 1, 2015, the new interpretation goes into effect. For any questions about this or any IRA, contact Amanda at 303.239.1146

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