



COLORADO CREDIT UNION

Love where you live. Love where you bank.

Member Newsletter

WINTER ISSUE 2020

2019 Year in Review

As we bring in the new year, Colorado Credit Union reflects on a successful year in 2019. We are pleased to report exceptional growth in both membership and asset size. In addition, we are excited to share special recognitions and achievements received throughout the year.

Best Credit Unions to Work For

For the fifth year in a row, Colorado Credit Union was named one of the *Best Credit Unions to Work For* in 2019. We are delighted to have received this recognition as it is important to us to provide a supportive work environment.

CREDIT UNION JOURNAL
BEST CREDIT UNIONS
TO WORK FOR
2019

Bauer Financial 5-Star Rating

We are proud to report that CCU is rated a 5-Star Financial Institution by Bauer Financial, for the third consecutive year. This 5-star rating means that CCU is recommended by Bauer Financial as they recognize CCU as a superior institution for strength and security.

Community Impact Award

CCU is proud to announce being the runner up for Mountain West Credit Union Association's Community Impact Award. We received this award for our "Conquering Hunger in the Community" initiative for supporting the Food for Thought Bak Pak Program and for our staff's community service with Food Bank of the Rockies.

Dora Maxwell Award

We are happy to announce being awarded the Dora Maxwell Award, winning first place at the state level and we are moving on to the national competition! We were awarded first place for our "Conquering Hunger in the Community" initiative.

Mountain West Credit Union Association 2019 Outstanding Young Professionals

We are thrilled to announce one of our employees was named a 2019 Outstanding Young Professional.

New Branding and Ken-Caryl Location

In the Fall 2019, CCU revealed fresh new colors, logo, and tagline that better represents who we are as your financial institution. CCU is experiencing exceptional growth and is so excited to announce our Littleton branch will be moving to Kipling and C-470, located at 10026 W. San Juan Way in 2020. Our corporate offices will remain at the Continental Divide location.



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2020 Holiday Closures

New Year's Day- Jan. 1

Martin Luther King, Jr. Day-
Jan. 20

Presidents Day- Feb. 17

Memorial Day- May 25

Independence Day- July 3

Labor Day- Sept. 7

Columbus Day- Oct. 12

Veterans Day- Nov. 11

Thanksgiving Day- Nov. 26

Christmas Day- Dec. 25

*CCU wishes you a happy
and healthy 2020!*



Let's Talk Mortgages

Colorado Credit Union would like to introduce Kim Harris, our Real Estate Lending Manager. Kim is here to offer his expert advice in real estate and was happy to answer a few of our members most frequently asked questions.

Q: What are the current rates?

A: Rates are market driven and change daily, if not a couple of times per day. The best indicator to follow a rate trend would be the 10 year Treasury Note.

Q: How long does the process take?

A: Currently, we are about 3-4 weeks from start to finish.

Q: What documents will I need?

A: Although each loan is different based on certain criteria, the main documents needed include:

- Paycheck stub
- 2 years of W-2's
- Last 2 months of financial statements
- Most recent retirement statements
- Homeowners insurance declarations page

Q: Do you think rates will improve?

A: This is a great question! Currently, rates are at historic lows. The one thing we know about rates is that they have a tendency to move up a lot faster than they move down. Rate is an important component when it comes to a mortgage but interest rates are just a piece of the total mortgage cost.

CCU offers personalized mortgage options

Our Home Loan Specialists are here to help with your mortgage needs. Whether you are a first-time home buyer, a current homeowner, looking to upgrade, refinance, or remodel, CCU is here to find the perfect loan for you. Give us a call at 303.978.2274 or visit ccu.org for more information.