COMMUNITY INVOLVEMENT

Food for Thought Bak Pak

$9,000 Donation

Colorado Credit Union is pleased to have donated $9,000 since 2013 to the "Food for Thought Bak Pak" Program which currently serves weekend meals via a back pack to over 200 needy kiddos each weekend in the SW Jeffco School District. Our special thanks to Mr. Joe Gamarano for orchestrating such a worthy cause and believing in the "People Helping People" philosophy.

IT’S A BRAND NEW YEAR

A Time of Reflection

By: Mike Williams, President

What an amazing year 2015 was for Colorado Credit Union. Our successes and accomplishments would not have been possible without the support of you, our member. As your President, I have seen the credit union enjoy many successes and milestones over the years, yet each year I am still excited about the growth and continued advancements of Colorado Credit Union.

This past year we saw the relocation and grand opening of our new Brighton Branch, launched AnyTimeCCU, our new online banking platform, and had an impressive year with our loan offerings; including mortgages, auto, and home equity products. We also increased our CD Rates, grew the credit union in assets to just over $140 million and our membership now surpasses over 12,000 members.

Every day you and your financial well-being are at the forefront of all our decisions as we strive to provide you with exceptional member service and quality financial products. 2016 once again holds unlimited possibilities and we look forward being your financial institution of choice.

Happy New Year, and we appreciate your continued support.

AUTO CORNER

Let Us Do The Legwork!

By: Kevin Collins
Tel: 720-231-1057
Email: KCollins@AutoTrek.com

In addition to the partnerships with hundreds of dealers and access to nationwide auto auctions, AutoTrek also belongs to an exclusive dealer-to-dealer network that allows us access to 50,000+ used vehicles. Chances are, if you are looking for a new or used vehicle we can find it!

The price we quote is the bottom line and in most cases is at or below the fair market value, or below what the average customer could negotiate on their own. Simply use our website to research vehicles, then just tell us what you’re looking for. Once your vehicle is located, we’ll do all the negotiating. Because we represent over 300,000 credit union members, we are treated as a large “fleet buyer” and receive the lowest pricing available and access to greater inventory. Trade-ins are always welcome at AutoTrek and we collect multiple bids from a wide variety of sources to insure you’re getting a fair value.

Once you are ready to purchase, don’t hesitate to let AutoTrek do all the legwork for you! Call 720-231-1057 and ask for Kevin, send email: kcollins@autoTrek.com, or drop by their location.

With AutoTrek, you tell us what you want, we find it, we negotiate a great price, you drive it home – it’s just that easy.

Plus receive an addition .25% off* your approved auto loan rate from Colorado Credit Union.

* Receive an .25% off your approved auto loan rate all on vehicles purchased at AutoTrek. Annual Percentage Rate based upon approved credit.
INSIDE THIS ISSUE:

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- Notice of Annual Meeting and Nominations for Board of Directors
  * Additional Insert attached
- 2016 Holiday Calendar & Credit Union Closure Information
  Insert

 notice of annual meeting and nominations for board of directors*

THE 42nd ANNUAL MEETING of Colorado Credit Union shall be held on Tuesday April 19, 2016 at 9:00 a.m. with a location to be determined at a later date. There are three (3) Director positions open on the Board of Directors for three-year terms as listed below. The Nominating Committee for Colorado Credit Union has nominated the following individuals for the Board positions:

<table>
<thead>
<tr>
<th>Name</th>
<th>New Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Clint Blackhurst</td>
<td>2016-2019</td>
</tr>
<tr>
<td>Judy Bratek</td>
<td>2016-2019</td>
</tr>
<tr>
<td>George Faas</td>
<td>2016-2019</td>
</tr>
</tbody>
</table>

* Additional Insert attached

2016 HOLIDAY CALENDAR & BRANCH CLOSURE INFORMATION

Colorado Credit Union will be closed or have modified branch hours in observance of the following holidays:

- **NEW YEAR’S DAY**
  - January 1

- **MEMORIAL DAY**
  - May 30

- **INDEPENDENCE DAY**
  - July 4

- **LABOR DAY**
  - September 5

- **COLUMBUS DAY**
  - October 10

- **THANKSGIVING DAY**
  - November 24

- **CHRISTMAS**
  - December 26

**ENGLEWOOD BRANCH: CLOSED**

This location only will be closed the following days due to building location:

- **Martin Luther King Day**
  - January 18

- **Veteran’s Day**
  - November 11

- **Day after Thanksgiving**
  - November 25

- **Christmas Eve**
  - December 23

- **New Year’s Eve**
  - December 30

FINANCIAL CORNER

What has happened to my Social Security Options!!??

By: Bret Eberhardt, Financial Consultant
Tel: (720) 981-2301
Email: Bret@AssetsandIncome.com

Just when you thought you had your Social Security plan all figured out utilizing Restricted Applications, Filing and Suspending your application, Spousal Benefits, etc., along comes “The Bipartisan Budget Act of 2015” recently passed by Congress. In essence, all of those sophisticated methods of maximizing your Social Security retirement benefits have been eliminated for many of us by the passage of this legislation. Here is what has occurred:

Prior to the passage of this budget, a popular method for a couple to get the most out of their Social Security was to employ the File and Suspend process for the higher earning spouse, thus allowing the other spouse to file a Restricted Application and claim Spousal Benefits at Full Retirement Age (FRA). The result of this approach was to have both spouses benefits continue to accrue benefits up to age 70, while collecting 50% of the higher earners benefit in the interim. Many of you may remember this approach as presented at the Social Security seminar we did earlier this year. These benefits have been drastically reduced, or even eliminated.

With the new legislation, if the higher earning spouse files and suspends their benefit to allow it to grow to age 70, the other spouse will not be able to claim spousal benefits on the higher benefit. The Spousal Benefit can only be claimed if the higher earning spouse is taking their benefit. There are, however, some “grandfathering” time frames of the “old” approaches for those close to retirement. The Restricted Application can still be utilized by those born in 1953 and before. Filing and Suspending benefits can be used for 6 months from the legislation’s passage.

The effects of these new rules will impact every scenario differently. If you have questions, please contact me to go over your individual scenario.

**Securities provided through Geneos Wealth Management Inc., member FINRA, SIPC. Investment advisory services offered through A & I Financial Services LLC, registered investment advisor.**

2015 BEST CREDIT UNIONS TO WORK FOR

Colorado Credit Union has been named one of the 2015 Best Credit Unions to Work For. Credit Union Journal has partnered with Best Companies Group to identify companies that have excelled in creating quality workplaces for employees.

This survey and awards program is designed to identify, recognize and honor the best credit unions. The list is made up of 45 credit unions. The full Best Credit Unions to Work For list was featured in the September issue of Credit Union Journal and is available online at CUSEJ.org.