The Grass is Green on our side.

Extra SPF Protection - Scams, Phishing, Fraud

Enhancing your Credit Union Experience

Mark your Calendars... Upcoming Events

90 Days NO PAYMENTS

Auto Loans as low as 3.99% APR

ICE CREAM DAYS Ken Caryl Ranch House & Community Center
ask us for dates

ASK HOW TO WIN ME!!!!

The Grass is Greener on our side.

Does the grass always seem greener on the other side? Not at Colorado Credit Union. We know everyone can use a little more green in their wallets!

With Rates as low as: 4.99% APR* on our Home Equity Line of Credit (Prime minus .75% for the life of the loan) and 5.49% APR* on all New and Used Auto Loans, we want to mow over high rates and high fees! So if your landscape is up to the challenge, our rates can help with your curb appeal! Looking to go green with your car? We can finance or refinance any auto loan, new, used, or even hybrid green. It’s time to get outside!

At Colorado Credit Union, our grass is greener! For a limited time, when you finance or refinance your new or used auto loan or open a HELOC with us or transfer an existing HELOC from another financial institution, we will enter you to win a new John Deere Riding Lawn Mower valued at $1500**! Plus you will be eligible to win other fun prizes!

Come see why our grass is greener!

*Annual Percentage Rate. Loans are subject to credit approval. Offer subject to change without notice. Auto Loan rates are good June 1, 2009 – August 31, 2009. Combined loan to value of no more than 85%, loans of at least $10,000 and is subject to credit qualification. APR will vary at Prime Rate as published in the Wall Street Journal which was 3.25% as of 06/01/09. APR will not exceed 18% or be lower than 4.99%. No closing costs are charged if at least $25,000 is on balance for the first 365 days of the loan otherwise you will be assessed closing costs that range from $150 - $200. Other restrictions may apply, call for details. Real estate loans are available on Colorado primary and vacation residences only. **Drawing for lawn mower will occur on August 31, 2009. Winner will be notified by phone. Please see www.ccu.org for contest details or ask for contest rules at any of our locations. Only one winner per household.
Extra SPF Protection - Scams, Phishing, Fraud

Almost every day consumers are confronted with a variety of scams including credit card fraud, identity theft, phishing, travel scams, medical fraud, counterfeiting and misrepresentation of products and/or services.

Consumers are confronted with fraud, con jobs, scams and phishing schemes every day. You find them when buying a car, purchasing insurance, using your credit card, in your email, shopping at the mall or making purchases online. Some scams are easy to identify and avoid. Some scams are harder to spot. You need to be able to identify all of them before it’s too late. Failing to detect a single scam can cost you thousands of dollars. If money is involved there’s a scam artist out there with a scheme designed to trick you out of it.

Do your due diligence!
Educating yourself about fraud and knowing the tricks in the scam artist’s toolbox is your number one defense against fraud. We encourage you to use us as a resource anytime someone offers you something that appears “too good to be true.” We also urge you to use more than a single reference when doing your research. The more you read, the better your chances of avoiding a scam. Knowledge is the best weapon against fraud and a little of it can go a long way.

What is consumer fraud?
Consumer fraud includes many fraudulent and misleading practices such as advertising, marketing, selling, or procuring goods or services. Consumer fraud occurs when a product or service does not perform as advertised. Another example of consumer fraud is overcharging for something or concealing a fee. Consumer fraud may also occur when a company compels you to agree to unfair terms and conditions in order to complete a transaction. You may also be a victim of consumer fraud if you purchased an item represented to you as safe when the seller had reason to believe otherwise.

What is Phishing?
Phishing is a fraudulent attempt, usually made through email, to steal your personal information. The best way to protect yourself from phishing is to learn how to recognize a phish.

Phishing emails usually “appear” to come from a well-known organization and ask for your personal information — such as credit card number, social security number, account number or password. Often times phishing attempts appear to come from sites, services and companies with which you do not even have an account.

In order for Internet criminals to successfully “phish” your personal information, they must get you to go from an email to a website. Phishing emails will almost always tell you to click a link that takes you to a site where your personal information is requested. Colorado Credit Union would never request this information of you via email.

For victims of fraud
If you think you’ve been scammed, report it immediately. Many fail to report fraud out of embarrassment or because of the mistaken belief the authorities are powerless to help. Failing to report a crime is one of the worst things you can do! At the very least your report might help someone else down the road. Contact the authorities and tell them 2009 Fraudguides.com.
New and exciting changes are on the horizon. In October, the credit union will be enhancing our data processing system to improve your credit union experience. We will be converting to a new computer system allowing us to bring you even more products and services than before. You will see a new look and feel to our i-banking, receipts, e-statements and various other credit union products.

We will begin training for our staff in late September with a completion date of October 31, 2009. The credit union will be closed on November 2nd for the final steps in the conversion process. We are excited about our new venture and look forward to providing you the same outstanding level of service you have come to expect from your credit union.

CREDIT UNION MEMBERS ONLY SALE JULY 17 & 18

On July 17 and 18, we’ll be opening our doors to CREDIT UNION MEMBERS ONLY for a special sale. Take advantage of huge vehicle discounts and pre-negotiated sale prices!

- HOT DOGS, CHIPS AND DRINKS FOR THE WHOLE FAMILY
- VEHICLES DISCOUNTED $500-$1500
- PREVIEW THE SELECTION AT AUTOTREK.COM

The car you want. The financing you need.

866.980.3529 autotrek.com

COLORADO CREDIT UNION
COME BANK WITH US
Denver Office
717 17th Street, Denver
Mon - Fri 7:30am - 4:30pm

Ken-Caryl Office
8331 Continental Divide Rd, Littleton
Mon - Fri Drive Up:
7:30am - 6:00pm
Mon - Thur Lobby
8:00am - 5:00pm
Fri Lobby:
8:00am - 6:00pm
Sat Drive Up and Lobby:
9:00am - Noon

Mailing Address
PO Box 270010
Littleton, CO 80127-0001

Phone Numbers
303.978.2274
800.828.2274

Internet Banking/Bill Pay
www.ccu.org

Quiklink (24/7 Phone Banking)
303.978.2600
800.368.6890

Mortgage Lending Dept.
(Colorado Real Estate Only)
720.981.2315

Colorado Credit Union
Board of Directors
George Faas/Chairman
Ray Goodwin/Vice Chairman
Lou Hemerda/Treasurer
Judie Bratek/Secretary
Paul Patricca/Assistant Secretary/Treasurer
David Hannes/Ethics Officer
Sabina Schmidt

Supervisory Committee
Keith Gordon - Chairman
Glenn Bauman
Margie Versen

Come on out and enjoy time with your neighbors and credit union friends