



Winter 2017

Save more. Bank better. Your choice.

6921 East 72nd Avenue
Commerce City, CO 80022

Phone: 303-287-8025

Fax: 303-287-5803

Lost/Stolen Cards:

Visa Debit Cards:

1-888-241-2510 within the US

1-909-941-1398 outside of the US

Visa Credit Card After Hours:

1-888-241-2510

Apply For A Mortgage:

303-287-8025 • 1-866-588-1100

Hours:

Monday - Thursday, 9:00am-5:00pm

Friday, 8:30am-6:00pm

Saturday, 9:00am-1:00pm (*Drive Up Only*)

After Hours Deposits:

Night Drop or ATM

Website:

www.yourbetterbankingchoice.com

Your Volunteers

BOARD OF DIRECTORS:

Debra Larsen, Chairperson
Jerry Smittkamp, Vice Chairperson
Barbara Peters, Secretary
Karl White, Treasurer
Joe Holeman
Jack Hagaman
Donald May

SUPERVISORY COMMITTEE:

Rich Lemke
Diane Molter
Fred Limmel
Domenic Teto
Russ Carter

From the President

**I would like to take this opportunity
to thank each of our members
for a wonderful 2016!**



When every one of our members participates in our financial cooperative we all win. Last year was a financially strong year for our credit union as our loan growth reached new heights. We continued to support the communities we serve, and lend to those who are moving towards financial independence. We believe in people helping people, and together we make a difference, a positive impact on our member's lives and our community.

Our commitment to excellence was recognized by two awards the Credit Union won in 2016. The first one was for Credit Union of the Year, awarded by the Mountain West Credit Union Association. The second award was the Dora Maxwell award for our social responsibility to our community.

The leadership team at Community Choice CU is focused on service that makes a positive difference. We are not like your normal financial institution. We believe people still want to talk to people while having all the benefits of online products.

Your Board of Directors and Supervisory Committee take great pride in setting the direction that is designed around improving the financial condition of all.

These are just a few products and services we have to help you achieve financial freedom:

- Free credit score analysis
- Free lunch and learn sessions for your office
- Mortgage products including home equity loans
- Mobile Banking App for smartphones
- Dedicated Spanish Home Banking sight
- Ability to sign your loan documents on your phone, tablet, or computer through DocuSign

We will continue to focus on serving our members and our community. From you, we ask for your business, your referrals, and your continued support. I'm confident that 2017 can be a successful year. Together we can achieve so much! Please always consider your local Credit Union for all your financial needs.

I am so honored to be your CEO—my team and I are grateful that we are making a positive difference.

Sincerely,

Rainy Thoen
CEO/CPA





Community Choice Credit Union Wins Credit Union of the Year!

We are excited to announce that Community Choice Credit Union has won both the Credit Union of the year award from Mountain West Association and the Dora Maxwell award from CUNA. Community Choice has been recognized for their work in helping our members improve their credit scores and their lives through our Credit Score Analysis Program and the help we offer to our local charities. Winning this award was all made possible with your support and your success stories you have shared. Our Credit Union has been helping our local community for over 63 years. Thank you for the opportunity to serve you!

SAVING OUR MEMBERS MONEY

\$857,987.03... This is the amount of money that we have saved our members on interest alone in 2016. We are tracking our way to a million dollars in interest saved to our members. Are you curious how we are saving our members so much money? The process is quite simple, some members moved their auto loans to CCCU and we lowered their interest rate and monthly payments (we even gave them 2 months until they had to make their first payment), others used the equity in their autos to eliminate high interest rate credit card debt, which saved them tons on interest and combined all of their payments into one affordable payment. Have we saved you money yet? Contact us today to get your savings started.

HELPING OUR COMMUNITY

Here at Community Choice we are not only dedicated to helping our members, we also enjoy taking the time to be there for our Community as well. We have fund raisers, sell candy bars and wash cars to get donations to help provide for these charities. We work closely with the volunteers at the Hope Resource Center, located in Commerce City, to provide clothing and goods to families in need here in our community. We get to work with amazing places like Epic, which is a foundation that runs a free camp for cancer patients. We have also dedicated our time and resources to Operation Free Bird handing out food bags to those in need during the Thanksgiving holiday season. Every year from Feb-April we provide free tax preparation for low income individuals and families. These are just a few ways that Community Choice Credit Union works to help others. We choose not only to provide great member service, but great community service as well.

***If you are interested in more information or would like to provide assistance to any of the charities mentioned, please call us.**



Back by Popular Demand in 2017!

CCCU HOME EQUITY LINE OF CREDIT PROGRAM

Community Choice is excited to announce we will be offering Home Equity Lines of Credit again in 2017. We will be offering some promotions once we get it rolled out, so keep your eyes open to see these great offers!

Features of this program include.

- 5-year draw period with your choice of a 10- or 15-year payback period!
- Low, variable or fixed interest rates—you choose!
- Interest accumulates only on the amount used and may be tax deductible! (*Consult a tax advisor.*)
- Minimal costs involved with generous credit limits.
- Receive up to 80% LTV!

Watch for more details coming soon!



What is a Credit Score and What Does it Mean to You?

LUNCH & LEARN PROGRAM

Have you ever wondered what makes up your credit score and how is it used? The answers might surprise you. We are excited to offer this beneficial program that will teach you exactly that.

We would love the opportunity to come in to your place of employment and perform a Lunch and Learn seminar with all the employees. We will bring you lunch and teach you and your coworkers how to understand credit scores and how to improve them.

After this class our experts will sit down with everyone one on one to create a game plan for the next 6-12 months to optimize their score and become financially healthy. Whether it is refinancing an auto loan to lower your monthly payment, consolidating high interest credit card debt, or paying off delinquencies. We will be there every step of the way to get and keep you on the right track.

We can accommodate all schedules and departments! Ask your employer today to become part of this amazing program. We would love to come in and help everyone save money and start the year off right.

How Can **YOU** Improve Your Credit Score?

- Pay off credit card balances
- Transfer credit card balances to installment loans
- Bring a past due delinquency current (ex: 30/60/90-day past due)
- Continue to make payments on time
- Continue to establish length of time on trade lines

If you have not yet obtained a copy of your free Credit Score Analysis, please contact us and we would be happy to provide one for you. If you know of someone who wants to improve their score too, please share our Credit Union information with them—together, we can help those in our communities excel.



We Have an App for That!

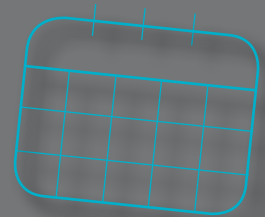
CCCU IS JUST AN APP AWAY

Access your account when it's convenient for you. With online banking, you can view your account balances, check pending transactions, see your history, e-statements and even apply for a loan.

If you'd like to pay your bills online than bill pay is for you. You can set up reoccurring or a one time payment. You can set up alerts to notify when your bill is due, schedule payments to come directly out of your account for a specific day, or pay them right away. It's as simple as the click of a button!

You can also get mobile alerts to tell you when a check has cleared, when you have a low balance and when your loan payment is due. Just search **Your Choice Mobile Banking** in the iTunes or Google Play app stores to get started today!

Save the Dates



Free Tax Preparation Begins
Tuesday, January 31, 2017

Annual Meeting
Monday, March 27, 2017

Member Appreciation Day
Friday, June 30, 2017

Preferred Partner Fresh Start Program

PARTNERING WITH YOU THROUGH CHALLENGING TIMES

If you have suffered a tragedy such as serious medical condition, divorce, a death in the family, job loss, and/or income loss, we will partner with you to give you a fresh start.

Fresh Start Program*

- Up to 125% financing for the purchase of an automobile
- Secured credit card to provide an instant bounce back in credit score
- A FREE credit score analysis (CSA) to help improve your score within 90 days and 12 months
- Create a CSA Action Plan to help you improve your credit score over 700+ within the next 24 months
- Partner with you long-term to ensure you always get the best interest rates and offers on autos, mortgages, credit cards, and other loans; and help you avoid higher fees charged by other financial institutions
- Educate and protect you against predatory lending practices

**Must qualify under Credit Union underwriting guidelines.*



Holiday Closures

DON'T FORGET that online banking, phone banking, and ATMs offer 24-hour/7 day a week access to your accounts. *Even on holidays!*

New Years' Day

Monday, January 2, 2017

Martin Luther King Day

Monday, January 16, 2017

Presidents' Day

Monday, February 20, 2017

Memorial Day

Saturday, May 27, 2017

Monday, May 29, 2017

Independence Day

Tuesday, July 4, 2017

Labor Day

Saturday, September 2, 2017

Monday, September 4, 2017

Columbus Day

Monday, October 9, 2017

Veterans' Day

Friday, November 10, 2017

Saturday, November 11, 2017

Thanksgiving Day

Thursday, November 23, 2017

Christmas Eve

Saturday, December 23, 2017

Christmas Day

Monday, December 25, 2017

New Years' Day

Monday, January 1, 2018

