



Summer 2018

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:
Mastercard Debit Cards:**
1-888-241-2510 within the US

**Mastercard 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
Karl White, Treasurer
Barbara Peters, Secretary
Joe Holeman
Jack Hagaman
Donald May

SUPERVISORY COMMITTEE:

Rich Lemke, Chairperson
Diane Molter, Vice Chairperson
Fred Limmel, Secretary
Domenic Teto
Russ Carter

From the President

Your management team is developing products and services to provide you with awesome tools to successfully manage your money. I am excited to share with you part of the vision that we are working on! We are analyzing checking reward programs and a member loan loyalty rate reduction program. Our team continually explores trends and opportunities to ensure we are offering you key products to be successful in reaching your financial goals.

Our Board of Directors is always focused on ways to bring value to the owners, such as continuously working on competitive rates, terms, and fees. Your Credit Union is dedicated to improving the value of your membership and is working hard to make our community a better place. One of the ways we recently supported this vision was by bringing on additional staff to assist with service and community outreach events. This is just another way we give back to you!

We also have a **free Credit Score Analysis** program designed to provide you the tools to reach financial goals through improving your credit score. Your Credit Union team will review your report with you and provide you with a plan of action focused on maximizing your score. Credit scores are tied to so much in life, and we want to give you the tools to be a financial expert!

Knowing how to maximize your score will ensure you always get the best rates, which will provide you with lower monthly payments. Credit scores are also used in careers and in insurance purchases. The few minutes spent with our team will provide you with a lifetime of benefit.

Additionally, I hope you take advantage of the products we have that are designed to make your life easier! They allow you to manage your account 24/7. Here is just a quick list of the most popular ones:

- **DocuSign** – can be used for closing loans.
- **Mobile Banking** – allows you to access your account 24/7. Stop in for a free demonstration.
- **CardNav** – allows you to immediately know when a transaction is going to post to your debit or credit card. You can block the card at any time!

In closing, thank you for being part of our amazing Credit Union community. Together we can accomplish so much! I hope you are happy, healthy, and financially strong! Please reach out to me for any concerns at rthoen@yourbetterbankingchoice.com or (303) 287-8025 x107.

With tremendous gratitude to be of service to you,

Rainy Thoen
CEO/CPA



LOANS TO HELP ACHIEVE YOUR DREAMS!

FUEL YOUR IMAGINATION WITH AN AUTO LOAN

Are you ready to find the perfect car? We can help! Visit our online car-buying resource, AutoTrek, and research thousands of new, used and certified pre-owned vehicles. You can customize your search by matching style and budget, or build your own ideal car and AutoTrek will see what they can do to find it! You can even estimate the value of your trade-in. Then, when you're ready to make a purchase, simply apply for your credit union loan with Community Choice Credit Union. Visit our website, YourBetterBankingChoice.com and click on AutoTrek under Tools & Resource. Go ahead and get started shopping today!

GET A HEAD START ON YOUR BACK TO SCHOOL SHOPPING

At Community Choice Credit Union we understand the start of a new school year is costly. The purchase of school supplies, clothing and books can really add up fast, putting stress on your pockets and your mind. But, don't worry! We can help with a personal/signature loan for "Back to School" that will help make sure you start the year off right!

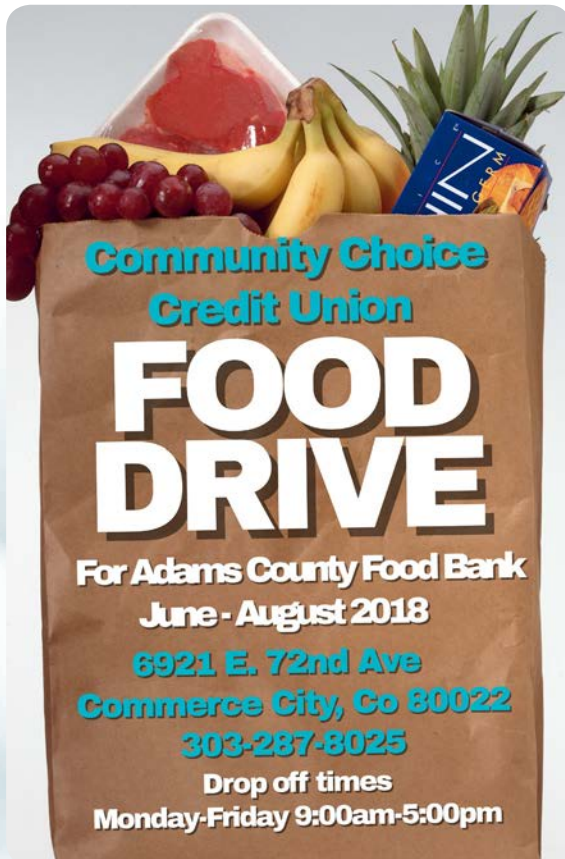
We also offer a Mastercard® Credit Card with great low rates and added flexibility. Our Mastercards® allow you to get what you want, when you want it! They offer low, fixed interest rates, no balance transfer fees, secure chip card technology and easy online access. Back to school savings are just a swipe away! Learn more, visit YourBetterBankingChoice.com or contact us. **Please call: (303) 287-8025.**

All loan offers available with approved credit.

WE ARE ALWAYS CREATING NEW LOAN PROMOTIONS TO HELP OUR MEMBERS!

Stop into Community Choice Credit Union to find out what we have going on and see how we can help you achieve your dreams.

(All loan offers available with approved credit.)



IT'S ON THE HOUSE WITH A HOME EQUITY LOAN



If you have plans to renovate your home, make a major purchase, pay for college or consolidate your debt, a Community Choice Credit Union Home Equity Loan may be your solution. It allows you to turn the equity in your home into the cash you need.

Use the equity in your home for whatever life hands you!

- Funds available for any need
- Up to 80% combined loan-to-value
- Terms available from 10 to 15 years
- Fixed rates

Make the most of the equity you've been building with a Home Equity Loan from Community Choice. Visit YourBetterBankingChoice.com or consult with a loan officer for more details. **Please call: (303) 287-8025.**

All loan offers available with approved credit.





WE APPRECIATE OUR MEMBERS!

We have reason to celebrate this summer, and that's because of you!

Come have lunch on us for Member Appreciation Day! We will also have specials, drawings and prizes too!

We hope you'll stop in and let us thank you in person for your important role in helping our Credit Union grow into a thriving community partner throughout the years.

MEMBER APPRECIATION DAY!

August 31st, 11 am to 2 pm

***Here is a what a few of our members have to say about us on Google reviews!
Come see how we can make a difference in your life...***

This is a bank that feels more like home, everyone is very helpful, getting your finances in order is supposed to be torture. Here it's not and I don't feel bad for needing advice because they don't judge, they just help!

- Jennifer Hughes, Google

Fantastic credit union with very friendly employees. They helped me out with getting a great deal on an auto deal and made the process easy as can be!

- Michael Gomez, Google

What I love about this place is they treat you like a person not a number or unit. They help to find ways to save your hard earned money. I especially appreciate Heather. She actively suggests promotions and programs that they offer to anyone she thinks will benefit from them. She's genuinely concerned for members.

- Puddin K., Google

HELP US SERVE MORE OF OUR COMMUNITY, RECEIVE A GIFT CARD!

In addition to Member Appreciation Day, members are invited to celebrate being a part of this unique field of membership by inviting their friends and family to bank with us. When you refer your peers to Community Choice Credit Union, and they open a checking and savings account,
we will give you a gift card as a thank you.

When you refer your family, friends or co-workers to Community Choice,
we'll give you BOTH \$50 when they open an account,
and close a loan of \$5,000, or more!*

*Referrals must qualify for membership and close a loan of at least \$5K.
All loan offers available with approved credit. Promotional offer subject to end without notice.

IMPORTANT BILL PAY CHANGES:

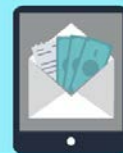
We recently released a new version of our electronic online bill payment service. We are so excited for its new look and responsive design framework. However with this update, an important step for members is necessary in order to receive continual usage without any interruptions.

Members currently receiving summary eBills through electronic bill payment may have noticed an "upgrade required" link for eligible payees. Please click this link in order to be prompted to complete enrollment for the payee. Members will need to re-enter their login credentials for each payee's website. If not, important eBill information will not generate and automatic payments may not be scheduled.

With online bill payment, one can view and pay all their bills—from the landscaper to the doctor—online and through our secure mobile banking app. The latest updates to this service makes bill payment easier than ever!

Questions about bill payment?

Please call: (303) 287-8025.



PAY YOUR BILLS ONLINE

3 GREAT Apps to Simplify Your Life

We could all use more ways to simplify our busy lives. Luckily, there are several apps available that can help make repetitive and simple tasks less tedious with just a tap. Download and enjoy the following apps to make the way you bank with Community Choice Credit Union just a little easier!



Community Choice Mobile Banking

Your account at your fingertips.

This helpful app allows you to check loan balances, transfer funds within your account, set low limit alerts and alerts for deposits. Access your Community Choice account anytime, day or night and view E-statements whenever you desire. You can also conveniently access Electronic Bill Payment, apply for a loan, view rates and find ATM and branch locations. To enjoy the benefits of the Community Choice Mobile Banking app, search for "Your Choice Mobile Banking."



CardNav

Set the terms for when, where and how cards are used.

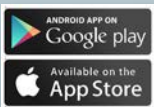
Protect your money with real-time control. This smartphone app allows you to protect against debit card fraud and misuse by allowing you to turn your card on/off in seconds, use GPS to control where your card can be used, and limit card use to specific merchants or purchases. Additionally, you can control your spending by setting limits to match your budget, receive real-time card use notifications and spending limit alerts.



Sprig

Wherever you go, all your accounts are close at hand.

The Sprig app turns your mobile device into a convenient wallet that puts all your accounts in reach. You can access all your accounts at participating credit unions through one app. Transfer money between institutions instantly and view balances, available credit, due dates and transaction history. Send money securely to other people with real time and deposit checks by taking a picture for remote deposit.



Contact a Member Service Representative if you would like to learn more about these helpful apps!
Please Call (303) 287-8025.

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!*

Independence Day

Wednesday, July 4, 2018

Labor Day

Saturday, September 1, 2018

Monday, September 3, 2018

Columbus Day

Monday, October 8, 2018

Veterans' Day

Monday, November 12, 2018

Thanksgiving Day

Thursday, November 22, 2018

Christmas Eve

Monday, December 24, 2018

Closing at 1:00 pm

Christmas Day

Tuesday, December 25, 2018

New Year's Eve

Monday, December 31, 2018

Closing at 1:00 pm

New Year's Day

Tuesday, January 1, 2019

Martin Luther King Day

Monday, January 21, 2019

Presidents' Day

Monday, February 18, 2019

Memorial Day

Saturday, May 25, 2019

Monday, May 27, 2019

