

The Water Log

A Publication of



Denver Water
CREDIT UNION

January, 2009

Why should you trust a credit union?

SAFE

SOUND

LOCAL



Your money is safe. Credit union deposits are federally insured to at least \$250,000* just like the FDIC for banks. No taxpayer funds have ever been used to bail out a credit union. In fact, credit unions are ready to assist in economic recovery and have money to lend.

Credit unions are sound. Our lending practices have always put consumer interests first. Credit unions are well-capitalized and financially strong.

And we're local. Credit unions are locally owned by members. We're not-for-profit cooperatives whose purpose is to serve our members on Main Street, not stockholders on Wall Street.

There is a better way.

CreditUnionFacts.com

*By the National Credit Union Administration,
a U.S. Government Agency

CLOSED SCHEDULE 2009

NEW YEAR'S DAY

Thursday, January 1st, 2009

MARTIN LUTHER KING, JR DAY

Monday, January 19, 2009

PRESIDENTS' DAY

Monday, February 18, 2009

CESAR CHAVEZ DAY

Monday, March 30, 2009



HOLIDAY 2009

Start planning for next years holiday expense with Denver Water Credit Union's Holiday Club account. The account enables you to make a deposit anytime you wish throughout the year. Plus, deposits can be set up through payroll deduction for additional convenience. Dividends are posted to your account October 31st. The balance is then transferred to your regular share account November 1st. Please note: Withdrawals are not allowed unless you close the account. Save yourself money by eliminating high interest rate payments on your credit cards next year! Talk about a Happy New Year. Stop by or call us at 303-628-6865 for more details. Maximum annual deposit is \$2000.00

1600 W. 12th Ave.
 Denver, CO. 80204
 M,T,TH,F 8:00am-4:30pm
 Wednesday 10:00am-4:30pm
 (303)628-6865-Fax (303)534-1449

www.dwdcu.com

Write Us At :
 PO Box 40035
 Denver, CO. 80204

VOLUNTEERS NEEDED

DO YOU KNOW SOMEONE WHO WOULD BE GREAT ON THE CREDIT UNION BOARD OF DIRECTORS OR SUPERVISORY COMMITTEE ? DID YOU EVER WANT TO KNOW HOW THE INSIDE OF THE CREDIT UNION WORKS, OR JUST THINK YOU WOULD BE A GREAT BOARD MEMBER.

PLEASE A REQUEST NOMINATION PACKET FROM CAY STROTHER 303-628-6623.
 NOMINATIONS WILL BE ACCEPTED UNTIL JANUARY 15, 2009

Collateralized Loans	8.00%
Vehicle plus signature	
Signature Loans	8.50% - 18.00%
CD Secured Loans	2.5% Above CD yield
New & Used Auto Loans	5.49 - 15.99%
RV Loans	7.25% - 14.75%
Visa Cards	8.90% - 18.00%

Checking Account	
Overdraft Line of Credit	18.00%

*Annual Percentage Yield

Saving Rates Average Daily Balance

	*APY
Regular Shares	0.30%
Christmas Club	1.00%
IRA Shares	1.00%
Money Market	0.50%
Money Market	1.25%

IRA'S & Share Certificate

	Rate	*APY
6 to 11 months	2.75%	2.78%
12 to 18 months	3.10%	3.14%
19 to 24 months	3.35%	3.40%
25 to 36 months	3.50%	3.55%
37 to 48 months	3.75%	3.81%

Second Mortgage Loans

5.50% - 14.75%

- Based on 45% Debt to Income Ratio and Credit Score
- Maximum 50% Debt to Income Ratio, move to higher rate
- 80% Maximum LTV, \$100,000 maximum loan amount unless approved outside guidelines

Rates are current as of January 01, 2009

Rates and terms subject to change without notice.

Visa Lost or Stolen Card Phone

1-800-247-4222 Evenings and Weekend

Transfund VISA ATM/Check Card

Lost or Stolen Card Phone #

1-800-791-2525 Evenings and Weekends



FYI,



1-800-247-4222

Denver Water Credit Union **VISA** customer service phone number.

75th Anniversary Y'all

HEAD ON OVER TO THE ANNUAL MEETING MARCH 12, 2009
 AT 3:00PM IN THE ADMINISTRATIVE BUILDING CAFETERIA.
 ALL COWBOYS AND COWGIRLS ARE INVITED TO ENJOY BARBEQUE
 AND ENTER TO WIN GREAT DOOR PRIZES.

We are starting to collect e-mail addresses to become more green friendly.

Next time your in please provide us with your email address so we can keep you updated through your e-mail.

Denver Water Credit Union would like to **THANK YOU** for supporting our charities.

A special THANKS to all of our members who participated in our annual coat drive for the Denver Rescue Mission, brought in food to support the Rocky Mountain food banks, and donated unwanted cell phones for Gateway Women's shelter.

We truly appreciate your generosity and thank you for your continuing support!



DENVER WATER CREDIT UNION

PRIVACY NOTICE

Keeping members information secure is a top priority for all of us at Denver Water Credit Union.

Please read this privacy notice so it can help you understand how we handle personal information about you that we collect and may disclose. The provision of this notice applies to former members as well as current members unless stated otherwise.

Our Policies and Practices to Protect Your Personal Information

We protect personal information we collect about you by maintaining physical, electronic and procedural safeguards that meet or exceed applicable law.

We train our staff how to properly handle personal information, and we restrict access to it. As a current member, you can rely on our “Privacy Promise For Members”, as noted below.

Categories of Personal Information We Collect and May Disclose

The personal information we collect about you comes from the following sources:

1. Information we receive from you on applications or other forms, such as your name, address, and telephone number.
2. Information about your transactions with us, our affiliates, or nonaffiliated third parties, such as your account balances, payment history, and account activity.
3. Information we receive from a consumer reporting agency, such as your credit bureau reports and other information relating to your creditworthiness.
4. Information we receive about you from other sources, such as your employer and other third parties.

We may disclose any of the above information that we collect to affiliates and non-affiliated third parties as described below.

Categories of Affiliates to Whom We May Disclose Personal Information

Affiliates to whom we may disclose personal information about you are in several different businesses, including credit cards, credit bureaus, government entities, and insurance.