

# The Water Log

A Publication of



Denver Water  
CREDIT UNION

July 2008



## Denver Water Credit Union Launches Tough Financial Literacy Program

### IT'S FREE TO EVERYONE – CREDIT UNION MEMBER OR NOT

Ever wonder whom to trust when it comes to consumer information and financial literacy? Denver Water Credit Union has the program just for you. We have formed an education and literacy partnership with a nationally known group of consumer advocates to deliver high-quality, free financial education and literacy programs to you.

**FoolProof:** The program is called "FoolProof", and it offers tough, real advice from consumer advocates. "None of the FoolProof programs sell anything," says Helen Macias, President of Denver Water Credit Union. "Who wouldn't want to be smarter about money, or have the confidence to make the best decisions when it comes to the quality of their lives? FoolProof tells you the truth about products and services so you can have that confidence. FoolProof gives every member and non-member real financial education and real consumer information. Isn't that what we all need? We're excited to bring this benefit to you."

**Four separate FoolProof programs, all free, all developed by real consumer advocates.** The program is online and available 24/7 at [www.dwdcu.com](http://www.dwdcu.com).

- **FoolProof Solo** teaches a college-age person, or even older adults with limited financial knowledge about the realities of money and credit. The modules are tough, interactive and interesting.
- **Ever worry about your kids or grandkids and money? FoolProof for Parents and Grandparents** involves parents and grandparents in their children's financial education. All can be done at home, all web-driven, and taught by young people with whom kids can relate. These highly interactive 'modules' run about 45 minutes each, feature videos, music, and games. Each module concludes with a test and the results come directly to you, the parent or grandparent.
- **FoolProof Information Edge** is an on-line newspaper that features videos, podcasts and breaking news.
- **FoolProof's CUHQ**, a year-round, interactive website for young people ties everything together with great information that relates to what is taught in the FoolProof modules.

**Give one of the free FoolProof programs a try right now.** Head to [www.dwdcu.com](http://www.dwdcu.com) and click on FoolProof.

### WANTED!

Our 75th year is just around the corner. We would love to hear from our long term members. Please contact Nicole at 303-628-6861.

Our timeline is from September 1934 to September 2008.

We will display your memories on our wall for all our members to enjoy.

### CLOSED SCHEDULE 2008

#### INDEPENDENCE DAY

FRIDAY JULY 04, 2008

#### LABOR DAY

MONDAY SEPTEMBER 01, 2008

#### COLUMBUS DAY

MONDAY OCTOBER 13, 2008

We hope you all had a wonderful time at the annual Member Appreciation Day held on June 12, 2008. We had a great time and enjoyed hot dogs cooked up by Pat Shane and Audrey from Automotive Avenues.

We would like to Thank Pat and Audrey for providing the food and the fun atmosphere.

We raffled off a tent to one lucky winner.

Congratulations to **Jessica Barbier**

Hope to see you next year!



High car payments driving you CRAZY?



Drive into a lower monthly payment with Denver Water Credit Union by refinancing your existing loan with another financial institution.

**July 1, – July 31, 2008** we will refinance your existing car loan, or finance a new car with approved credit at an insanely low rate of **4.99% -15.25%**. We will round up on the existing term left on your loan. The car must be newer than 2003 and cannot currently be financed with Denver Water Credit Union.

Let us make the payments easy for you, just sign up for payroll or payment deduction and have the payments automatically made. Call us for a fast application over the phone at 303-628-686 or visit our website at [www.dwdcu.com](http://www.dwdcu.com) and fill out an on-line application.



**CU SERVICE CENTERS**  
The Member-Friendly Financial Network

Just look for the swirl to access your account with Denver Water Credit Union at any one of the Shared Branch service centers. You can also access your other credit union accounts here at Denver Water Credit Union .



**Denver Water  
CREDIT UNION**

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](http://www.dwdcu.com)

**Write Us At :**

PO Box 40035  
Denver, CO. 80204

Collateralized Loans	<b>8.00%</b>
Signature Loans	<b>8.50%-18.00%</b>
CD Secured Loans	<b>2.% CD yield 2yr. CD yield</b>
New &Used Auto Loans	<b>4.99%-15.25%</b>
RV Loans	<b>7.25%-14.75%</b>
Motorcycle Loans	<b>7.00%-15.25%</b>
Visa Cards	<b>8.90%-18.00%</b>

Checking Account

Overdraft Line of Credit **16.50%**

**Saving Rates Average Daily Balance**

Regular Shares	Rate	APY
Christmas Club	<b>0.40%</b>	<b>0.40%</b>
*IRA Shares	<b>1.00%</b>	<b>1.00%</b>
*Money Market	<b>1.00%</b>	<b>1.00%</b>
**Money Market	<b>1.25%</b>	<b>1.26%</b>
*Min balance \$1000.00 ADB	<b>1.75%</b>	<b>1.76%</b>

\*\*Min balance \$3500.00 ADB

ADB = AVERAGE DAILY BALANCE

**IRA & Share Certificate Rates**

<b>6 to 11 months</b>	<b>3.00%</b>	<b>3.04%</b>
<b>12 to 18 months</b>	<b>3.25%</b>	<b>3.29%</b>
<b>19 to 24 months</b>	<b>3.35%</b>	<b>3.40%</b>
<b>25 to 36 months</b>	<b>3.50%</b>	<b>3.55%</b>
<b>37 to 48 month</b>	<b>3.75%</b>	<b>3.81%</b>

**Second Mortgage Loans**

**4.49%- 13.99%**

- Based on 45% Debt to Income Ratio and Credit Score
- Maximum 50% Debt to Income Ratio, move to higher rate
- 90% Maximum LTV, \$100,000 maximum loan amount unless approved outside guidelines

Rates are current as of June 17, 2008

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**

**DO YOU NEED EXTRA CASH  
FOR A NEW DECK OR  
COLLEGE TUITION?**



**DENVER WATER CREDIT  
UNION JUST ADDED A 15  
YEAR 2ND MORTGAGE  
WITH A VERY LOW FIXED  
INTEREST RATE  
STARTING AT 5.99%. WITH  
NO CLOSING COST.\***

**CALL 303-628-6861 FOR  
MORE INFORMATION.**

\*Appraisal may be required based on LTV and is paid by member.

**Just a reminder:**

VISA payment center address has changed:

Certegy

P.O. Box 4519

Carol Stream, IL. 60197-4519

**Coming In August....**

Open a checking account with a debit card and overdraft protection and receive a box of checks free.

