

FALL | 2018

Member NEWSLETTER



Join Us for...

INTERNATIONAL CREDIT UNION DAY AND MEMBER APPRECIATION!

Join Coloramo to celebrate International Credit Union Day and Member Appreciation Day. Coloramo will be celebrating Thursday, October 11th. All branches will have member and loan specials, plus refreshments! Come to our Main Office and we'll also have Colorado Document Security here to shred your sensitive personal documents, up to 3 banker boxes, from 9:00 am to 1:00 pm, for FREE! Coloramo wants to recognize our terrific members who make Coloramo what it is and celebrate the uniqueness and importance of the credit union movement on this day! So, come on out, bring your shred and help us celebrate on **Thursday, October 11th!** 1/9

READ & WIN!

Hidden within the text of this newsletter are at two italicized birth dates. If you find your birth date in italics and are the first to call the credit union at (970) 243-7280, \$25.00 will be deposited into your account for a birthday treat!

BUY • REMODEL • REFINANCE!

Whether you are buying or refinancing your home, Coloramo's home loan solutions will give you peace of mind. We make the process fast, easy and simple for you! We do all of our own underwriting in-house, offer great rates with low fees, and the same friendly faces that help close your loan, will be the same local people to help service it too!

Call us to learn more today! (970) 243-7280.



HOLIDAY CLOSURES

Coloramo will be closed to observe the following holidays:

Columbus Day	Mon., Oct. 8 th
Veterans Day	Mon., Nov. 12 th
Thanksgiving Day	Thurs., Nov. 22 nd
Christmas Day	Tues., Dec. 25 th
New Year's Day	Tues., Jan. 1 st

Holiday Blood Drive

On Tues., Dec. 4th Coloramo will have St. Mary's Bloodmobile at our Main Office location from 2:00 - 4:00 pm. You'll receive a FREE mini physical, find out your blood pressure, temperature, pulse rate and blood type! Don't forget your ID. Join Us!

www.coloramo.org

VOTED #1 BANK OR CREDIT UNION 7 YEARS IN A ROW!





PRESIDENT'S MESSAGE

These days we have a lot to celebrate! Not only were we voted as the Best of the West financial institution in the Grand Valley again, but we've grown to be \$100 Million dollars in Assets! We've also recently been awarded as "Top Ten" in the country in Loan Growth percentage. We're excited to be able to serve you with such a great team. We will be celebrating our Coloramo family success on October 11th, so come by for refreshments and to say, "Hi!"

We continue to offer services to help you save money. We've recently launched our new Platinum Visa Credit Card product with a low rate of 8.9%! This will give you the power of VISA®, while allowing you to save money on your purchases—just in time for the holiday shopping season! 8/2

I'm also happy to announce that we're in the process of upgrading our checking account services. We will now offer dozens of checkbook design options for your convenience. Your new checks will also have several fraud-prevention features to protect your account and identity. Please ask our team for more information.

Once again, thanks for your membership. We're honored that you've chosen Coloramo as your credit union for all of your Mortgage, Auto and deposit needs!

Mike Moyes
President/CEO
Coloramo Federal Credit Union

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BRANCH OFFICES
759 Horizon Drive, Grand Junction
138 S. Park Square, Fruita
2706 Hwy 50, Orchard Mesa

Free! PICTURES WITH SANTA!

Join us on Thurs., Dec. 6th from 2 - 5 pm
Members will be mailed a FREE 4x6 color photo!
In order to participate, members must bring a donation for the Food Bank of the Rockies

All the donations stay on the Western Slope.
Items may include: Non-perishable food,
hygiene items, laundry soap or similar.



All season long, stop by and pick up a free Kids Christmas Coloring Book, Coin Savers or 2019 Calendar, courtesy of Coloramo FCU.

PERSONALIZED DEBIT/CREDIT CARDS

You dress with flair! Express yourself with accessories. And now, at Coloramo, you can add another custom piece to your ensemble—a personalized debit and/or credit VISA® card. For a minimal fee, the process is simple, options are many, and the result is uniquely you. It's picture perfect and now available! Visit us online for more details on designing your cards with a personal picture that tells your story.

VISA GIFT CARDS: *The Perfect Gift!*

Coloramo offers prepaid VISA Gift Cards (\$3.00 per card). They may be used anywhere VISA is accepted and make great gifts everyone will appreciate! Purchase them in the amount of your choice, from \$25 to \$500. Get yours today and finish holiday shopping early!

WINTER RECREATION IS JUST AROUND THE CORNER!



Ready for that new ATV, UTV, camper, or snowmobile? Now is the time to buy! Finance your next recreational vehicle with Coloramo. Rates are as low as 5.99% APR*! Apply today!

Visit: www.coloramo.org
Call: (970) 243-7280



*APR = Annual Percentage Rate

Refinance Your Auto Loan

EARN UP TO \$300 CASH BACK!*

Is your auto loan financed somewhere other than Coloramo? Bring it to Coloramo and we'll try to match or beat your current rate AND we'll give you up to \$300 for moving your loan to us! Apply today and start saving immediately on your loan.

- \$5k to \$10k = \$100 Cash Back
- \$10k to \$20k = \$200 Cash Back
- \$20k and up = \$300 Cash Back

*Qualifying loans must be from another financial institution. Members must maintain loan with Coloramo for at least 12 months or forfeit cash back award.

