

SUMMER | 2018

Member NEWSLETTER



TIRED OF YOUR MORTGAGE BEING SOLD?

Buying or refinancing a home loan can be an overwhelming process. At Coloramo, you will find an experienced lending team you can trust to help you navigate your options and choose a loan that works for you. Our goal is to help you achieve your real estate dreams with a loan you can afford and assist you every step of the way. We do all of our own underwriting in-house; and the same friendly faces that help you close your loan, will be the same local people to help you service it too!

Our rates are some of the lowest in Western Colorado.

With quick turnarounds and a variety of loan packages, we offer:

- 30-Year First Mortgage Loans
- 15-Year First Mortgage Loans
- 20-Year First Mortgage Loans
- 10-Year First Mortgage Loans

WE OFFER HOME EQUITY LINES OF CREDIT TOO!

Renovate your home, make a major purchase, pay for college or consolidate your debt. A Home Equity Line of Credit may be the perfect solution! It allows you to turn the equity in your home into the cash you need. Contact us for details! 7/25

NMLS#: 527644



Thinking of buying a home or refinancing?

Contact us at (970) 243-7280 to set an appointment for a FREE consultation. Ask for Tara Hicks or Symone Massey!

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 243-7280 and tell the receptionist, you've just won \$5 that we'll put in your account!

HOLIDAY CLOSURES

Coloramo will be closed to observe the following holidays:

Independence Day:
Wednesday, July 4th

Labor Day:
Monday, September 3rd

www.coloramo.org

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





PRESIDENT'S MESSAGE

We're excited that we were once again voted "Best of the West" in the category of Financial Institutions. This marks the 7th year in a row that we've received this honor. Serving you, our member, is our mission and we're determined to improve each day. Thanks for your membership and support.

We have two new services coming online for your convenience. These are Remote Deposit Capture and Instant Issue of Debit and Credit Cards at our branch locations. Remote Deposit Capture is a feature of our Mobile Banking App. It puts the credit union in the palm of your hand. Simply take a picture of your check that you'd like to deposit and you're all set. It's as easy as taking a selfie!

Our Instant Issue technology will save time as you'll be able to walk into any branch and receive your Debit or Credit Card within a few minutes. No longer will you have to wait if your card has been lost. We're excited to also announce that starting in the Fall, we'll allow you to put your own personalized photo on your card. Watch for future announcements about this amazing feature.

Once again, thanks for your membership. We're honored that you've chosen Coloramo for all of your Mortgage, Consumer Loan and transaction needs!

Mike Moyes
President/CEO
Coloramo Federal Credit Union

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138 S. Park Square, Fruita
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Now Available! REMOTE DEPOSIT CAPTURE

Remotely deposit checks, quickly and easily, through our Mobile Banking App! Visit us at www.coloramo.org to learn more and enroll.

Free! FAMILY PORTRAIT

Another great benefit of being a member with Coloramo! We are offering a FREE portrait session! Bring the family and have your portrait done. You will receive a FREE 8x10 and have the opportunity to purchase larger portrait packages from the photographer. Call us to make your appointment. Sitting times are Wednesday, August 1st and Thursday, August 2nd from 3:00pm – 8:00pm.

*Earn up to \$300 Cash Back!**

WHEN YOU REFINANCE YOUR AUTO LOAN WITH COLORAMO

Is your auto loan financed somewhere other than Coloramo? Lower your payments, begin saving on interest and for limited time, receive up to \$300 cash back when you refinance with Coloramo. Apply today!

- **\$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.

CHRISTMAS IN JULY SKIP-A-PAY

We know times are tough. Consider it Christmas in July! We're offering our popular Skip-A-Payment program on your July or August loan payment! You choose the month you want to skip! Just stop in and fill out a skip coupon and you could have extra money in your pocket to cover all of those extra summer expenses! A \$35 fee applies to each loan skipped. VISA® credit cards, lines of credit, and loans secured by real estate are not eligible to be skipped. 11/4

SUMMER IS HERE, GET OUT AND PLAY!

Ready for that new boat, RV, trailer, ATV, or motorcycle? Now is the time to buy! Be ready for a summer of fun with a recreational vehicle loan from Coloramo. Rates are as low as 5.99% APR*!

*APR = Annual percentage rate.

www.coloramo.org | (970) 243-7280



Apply today!

