



NEWSLETTER

WINTER 2023

PRESIDENT'S MESSAGE

2022 was a year for innovation and planning. Throughout the year we worked on setting the foundation for delivering intuitive solutions in the future. The new website went live this last October, and we are excited to move forward with our new Digital Banking platform in early 2023. If you haven't already seen the preview of the new Online Banking, check out Coloramo.org/newonlinebanking or come in to see your favorite team member and have them go over the experience with you. Online Banking is a great tool that makes managing your accounts more convenient, but the real difference is found in our people!

2022 was another year of building relationships with our member owners. We were voted Best Credit Union for the tenth time in eleven years. Winning the Daily Sentinel's Best of the West competition is a testament to your commitment to your credit union. In turn, the Coloramo Team is dedicated to deepening our relationships with our members. You have our promise to strive to deliver an exceptional experience for you whether that is in person, by video chat, or online. Our success is only possible due to our highly engaged member owners. The Coloramo team extends our sincere gratitude to you for allowing us to continue serving the beautiful western slope and its people!

2022 was a year for education. This year, we hosted five community learning events, presented at four local high schools, and provided individual financial counseling for 122 members. In each instance, the Coloramo team shared their expertise on managing finances, setting budgets, navigating the car buying process, and preparing for home ownership. Our goal is to be a resource for the community and help educate folks to prepare them for a successful financial future!

In 2023, the Coloramo Team looks forward to continuing our legacy of integrity, trust, and solid financial solutions. Happy New Year!




Anthony Restivo
President/CEO

A NEW DIGITAL BANKING EXPERIENCE!

The new digital platform is expected to go live in mid-January, 2023! We are excited to bring you a more intuitive and feature-rich digital platform for mobile and online banking very soon.



 [LEARN MORE](#)

COLORAMO WILL BE CLOSED TO OBSERVE THE FOLLOWING HOLIDAYS:

ATMs, Online, Mobile and Telephone Banking will be available for your convenience, in order to access your Coloramo account even when our branches are closed.

Martin Luther King Jr. Day: Monday, January 16
President's Day: Monday, February 20

CELEBRATING 70 YEARS OF COLORAMO!

Join us at our 70th Annual Meeting on Wednesday, April 19th, beginning at 5:30pm.

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**The DoubleTree by Hilton: 743 Horizon Drive,
Grand Junction, CO 81506.**

Come learn what Coloramo accomplished in 2022, what new things are planned for 2023, and how we will better serve Western Colorado moving forward. You won't want to miss this event!

Admittance is by reservation only. The last day to make reservations will be Wednesday, April 12th. Due to limited seating, members who attend may only bring one guest. Please call, e-mail, or stop by one of the branches with any questions, or to make reservations.

THANK YOU!

The initiatives that we participated in over the Holidays this past year were a massive success, and it is all thanks to our members.

We donated 320 pounds of food and nearly 40 pounds of non-food items to the Food Bank of the Rockies as a result of our Thanksgiving Food Drive.

Together, we were able to give kids who would not otherwise get toys at Christmas plenty of brand-new gifts, and the generosity displayed by our members during this time was truly heart-warming!

Finally, we raised funds for Children's Miracle Network Hospitals through our snowmen drive, during which members could purchase a paper snowman for \$1 and help children in need of medical care. 2022 was a great year!



From the bottom of our hearts, thank you for your generosity in 2022!

PLEASE REVIEW THE ANNUAL DISCLOSURES AND FEE SCHEDULE FOR 2023.



NEW IN 2023:



Learn More



Say hello to Fellow Fox, a brand-new service for Coloramo members in 2023. Fellow Fox exists to teach members how to protect themselves against scammers and fraud. We are excited to be offering this great educational service to our members at no cost. Simply scan the QR code to learn more and get started.

We are constantly looking for ways to improve our services and overall experience for our members!

Be sure to leave us a review on Google and on Facebook to let us know how your latest visit was.

You can leave a review and follow us on Facebook @coloramofcu. We look forward to hearing from you and connecting with you! 04/09



IMPORTANT SHARED BRANCHING UPDATE



Get Cash

You have access to over 30,000 surcharge-free ATMs across America.



Make a Deposit

Use your phone to deposit your check at any time and from anywhere.



Move Money

Link your other accounts to your Coloramo account and move money between them.



Learn More

Coloramo will no longer offer shared branching services after January 28, 2023. However, members can still easily access cash, make a deposit, and move money from anywhere and at any time.

Kids

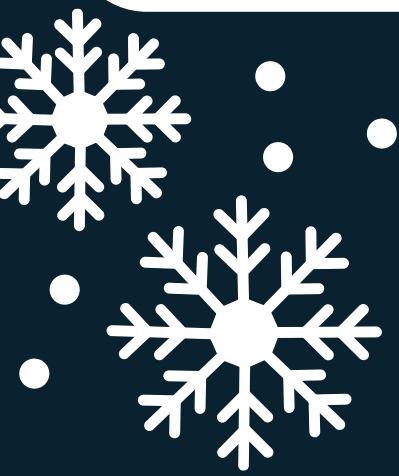
CORNER

With Sammy the Saving Squirrel!



Sammy's Super Savings Tip:

Storing up my acorns for the winter is necessary for me to survive when the weather turns cold. In the same way, it is important for you to store up money, in case you need it later on! Money can be saved in a Savings Account, which is like a piggy bank, but your local Credit Union keeps your money safe for you. It is important to save money in a savings account, because you never know when you might need it to pay for an expense or just something you really want to buy later on in life! Ask a parent or guardian about opening a savings account so you can start squirreling away your money today. Be sure to check back in the spring for my next Super Savings Tip!



The Perfect Drink for a Cold Winter Day:

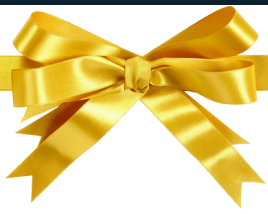
Make this Yummy homemade hot chocolate in just 5 minutes!

Ingredients:

- 4 cups milk (preferably whole or 2%)
- ¼ cup unsweetened cocoa powder
- ¼ cup granulated sugar
- ½ cup semisweet chocolate chips or chopped chocolate bar
- ¼ teaspoon pure vanilla extract

Instructions:

Place milk, cocoa powder and sugar in a small saucepan. Heat over medium/medium-low heat, whisking frequently, until warm (but not boiling). Add chocolate chips and whisk constantly until the chocolate chips melt and distribute evenly into the milk. Whisk in vanilla extract, serve immediately. 02/12



HOLIDAY SKIP-A-PAY!

No worrying about loan payments this month! January is the last month to take advantage of our Holiday Skip-A-Payment. You can skip a single loan or all of them, for a small \$39 fee per loan skipped. Some restrictions apply. Scan the QR code or visit our website to apply now!

SHOP WITH CONFIDENCE IN THE NEW YEAR WITH THE COLORAMO VISA CREDIT CARD

LEARN MORE



Your Community Credit Union!

APPLICATIONS FOR THE 2023-2024 SCHOLARSHIP ARE NOW OPEN!

- Coloramo membership is required.
- Applicants must be currently enrolled at, or have an acceptance letter from ANY college or vocational school nationwide.
- Application deadline is March 31, 2023.
- \$1,000 award

APPLY NOW



Fill out an application online, then print out and drop off the completed application at one of our locations, or mail it to us.

READ & WIN: Hidden in this newsletter are two italicized birth dates. Find yours and be the first to call (970)243-7280, and \$25.00 will be deposited into your account!

List of Events 2023

As of January 1, 2023 | Dates TBD

- Quarter One Community Education Event
- Coloramo's 70th Annual Meeting
- Western Colorado Home Expo
- Western CO Hero Classic Golf Tournament
- Member Appreciation Day
- Sponsor of Rimrock Rodeo's Night at the Rodeo
- Sponsor of Kiwanis Pancake Day
- Quarter Two Community Education Event
- Sponsor of Mesa County Fair
- Sponsor of Fruita Fall Festival
- Sponsor of A Night for Heroes: St. Mary's Ball
- Quarter Three Community Education Event
- Sponsor of The Parade of Homes
- Sponsor of Cinderella by CWPAC
- Habitat for Humanity Home Build
- Sponsor of Bourbon & Beers/ Shop with a Cop
- Coloramo's Thanksgiving Food Drive
- Visit Santa at Coloramo (Toys for Tots)
- Quarter Four Community Education Event
- Sponsor of The Nutcracker by CWPAC

Phone: (970) 243-7280 | Email: info@coloramo.org

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516 28 Road
Grand Junction, CO 81501

Orchard Mesa Branch
2706 Highway 50
Grand Junction, CO 81503

Fruita Branch
333 W. Aspen Ave,
Fruita, CO 81521

www.COLORAMO.org

