PRESIDENT'S MESSAGE

Last spring, we announced the successful rollout of our new Digital Banking platform. We promised the new system would be the foundation from which we would continue our work revolutionizing the way you bank. Our new system continues to enable you to do your banking from anywhere, at any time, using your mobile devices or computers. It provides a more intuitive, user-friendly interface, while also providing added layers of security for your accounts.

Keeping to our commitment to continue to add to the Online Banking experience, we have launched the integration of Plaid in 2024. Plaid is an exciting new integration that allows you to view your accounts at other institutions within Coloramo's Online Banking. This provides a convenient way for you to review all your accounts in one place and make transfers whenever you need. <u>Click here</u> to learn more about Plaid and how to access it in your Online Banking.

Coloramo is dedicated to the pursuit of progress that makes sense, fostering an environment of inclusivity and refining our systems to elevate the experience of every member. Our journey is one of perpetual evolution, driven by a passion for enhancing the lives of those we serve. As we continue this journey, we are excited to bring you more solutions that make your banking experience easier, more valuable, and delivered by a team of experts you can count on. We pledge to weave innovation and care into the fabric of the user experience, always mindful of the collective prosperity of our credit union and community.

Together, we march towards a future brimming with possibilities, united in our commitment to excellence.

Anthony Restivo President/CEO



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!

COLORAMO WILL BE CLOSED TO OBSERVE THE FOLLOWING HOLIDAYS:

- Memorial Day: Monday, May 27, 2024
- Juneteenth: Wednesday, June 19, 2024
- Independence Day: Thursday, July 4, 2024
- Labor Day: Monday, September 2, 2024
- Columbus Day: Monday, October 14, 2024
- Veterans Day: Monday, November 11, 2024
- Thanksgiving: Thursday, November 28, 2024
- Christmas Day: Wednesday, December 25, 2024

71ST ANNUAL MEETING

Join us as we celebrate 71 years of Coloramo!

Since 1953, Coloramo team members and community members have gathered together for an evening of reflection, gratitude, and planning for the year to come. This year the meeting will be April 24th from 6-9pm at the DoubleTree Hotel.

Admittance will be by reservation only. The last day to make reservations will be Wednesday, April 19th. Due to limited seating, members who attend may only bring one guest. Please call or stop by one of the branches with any questions, or to make reservations.

NOW OFFERING STUDENT LOANS!

We believe in empowering students to achieve their education goals. Our cutting-edge student loan marketplace is designed to help you find the best student loan in a matter of minutes.

- Search for in-school and refinance loans that suit your unique situation.
- Explore competitive fixed and variable interest rates for ultimate personalization.
- Enjoy flexible repayment terms and options that fit your budget.
- Say goodbye to origination fees and prepayment penalties.
- Join us in May 2024 for an education forum for students! More details to come!

Learn More! _



01/03

STUDENT EDUCATION FORUM

As your partner for financial success, we are excited to bring together experts from across the nation for a FREE education forum aimed at assisting future and current students with paying for school. Through this forum, you will gain the understanding and become equipped with the tools necessary to pay for college with as little debt as possible. Open to all students, whether in high school, college, or trade school, and their parents. ALL ARE WELCOME!







SATURDAY. JUNE 15

CMU
UNIVERSITY CENTER
ROOM 213

9 AM TO 12 PM FREE LUNCH!

2024 BEST OF THE WEST

Coloramo was voted Best Credit Union in the West in 2012, 2013, 2014, 2015, 2016, 2017, 2018, 2020, 2021, 2022 & 2023.

This is thanks to our dedicated, ambitious, and kind team members as well as the incredible community of members who we get to serve.

Thank **YOU** for making us the Best in the West!

Be sure to nominate your local credit union for "Best Credit Union" and "Best Mortgage Lender" in this year's Best of the West competition from the Daily Sentinel. Nominations are April 10-30, and voting begins June 1!



Summer is just around the corner!

That means it's almost time to live out those long-awaited summer vacation plans.

Enjoy one month off from your Coloramo loans this June, July, or August.

<u>Click here to apply!</u>

*Promotion is valid 06/01/24 to 08/31/24.

The deadline for payment to skip is one week prior to payment due date.

2024 GOLF TOURNAMENT

We are delighted to announce the return of the Western Colorado Hero Classic tournament, which promises to be a day filled with camaraderie, friendly competition, and opportunities to showcase your skills, as well as support the community.

Friday, June 14, 2024

Save the date for an unforgettable golf experience at the prestigious Redalnds Mesa Golf Course!

Sign Up HERE!



Proceeds will go towards Mesa County Search & Rescue and CareFlight!



INTRODUCING PLAID

Plaid allows you to view your accounts from other institutions in Coloramo's online banking. Now, you can easily move funds between your accounts across various financial institutions.

LEARN MORE



Coloramo offers three types of Warranty Products for your vehicles! They could save you thousands of dollars in repairs once your original warranty expires. We offer the lowest cost and best coverage in Extended Service Plans for your vehicle. Route 66 Extended Warranty is the most comprehensive mechanical breakdown coverage for all makes and models. Even the most reliable vehicle can develop a mechanical problem. Our coverage helps you enjoy your new purchase and maintain peace of mind. No matter where you travel in the United States, you are protected against major mechanical expenses, and there is no deductible on covered parts or labor.

Please call us to get a quote today!



ROUTE 66 EXTENDED WARRANTY



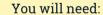
2024 COMMUNITY EVENTS & SPONSORSHIPS We proudly participate in and sponsor the following events this Spring:

Date	Event
April 24 at 6pm	71st Annual Meeting (RSVPs required)
April 26	Member Appreciation Day (Shred 11am - 2pm)
April 26 - 28	Western CO Home Improvement and Remodeling Expo
June 8	Sponsor of Kiwanis Pancake Breakfast
June 14	Western Colorado Hero Classic Golf Tournament
June 15	Spring Education Forum



Imagine a type of magic money that grows over time. That magic money is called interest, and this is how it works: Interest is extra money you earn when you save your money in a bank or invest it somewhere. It's like a reward for keeping your money safe! Understanding interest helps you make smart decisions about saving and borrowing money. If you save money, interest helps it grow. But if you borrow money, you have to pay interest, which means you pay more than you borrowed. Save early! The sooner you start saving, the more time your money has to grow with interest. Be patient! Let your money grow over time. The longer you leave it, the more it can grow. **Fun Ways to Learn:** Play games that involve saving and earning interest, like setting up a pretend bank with your siblings or friends to practice giving each other interest. Remember, learning about interest might seem tricky at first, but once you understand it, you'll see how it can help you reach your financial goals. So, keep saving, keep learning, and watch your money grow like magic!





- Stones, washed and dried
- · Red and black tissue paper
- Googly eyes
- Scissors
- Paintbrushes

Mod Podge



Instructions:

- Cut tissue paper into small circles.
- Place red tissue paper on the stone, then paint over it with Mod Podge.
- Layer black tissue paper circles over the stone, using Mod Podge.
- Make the ladybug's antennae by twisting tissue paper between your fingers, then smoothing Mod Podge over it. Use the wooden end of your paintbrush to press down onto the stone.
- While the Mod Podge is still wet, attach 2 googly eyes to the stone.
 Let the ladybug dry completely.

Source: firefliesandmudpies.com

Main Branch 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



