



Winter 2019

Save More. Bank Better. Your Choice.

6921 East 72nd Avenue
Commerce City, CO 80022

Phone: 303-287-8025

Fax: 303-287-5803

**Lost/Stolen Cards:
Mastercard Debit Cards:**
1-888-241-2510 within the US

**Mastercard Credit Card
After Hours:**
1-888-241-2510

Apply For A Mortgage:
303-287-8025 • 1-866-588-1100

Hours:
Monday - Thursday, 9:00am-5:00pm
Friday, 8:30am-6:00pm
Saturday, 9:00am-1:00pm (*Drive Up Only*)

After Hours Deposits:
The Mobile App: Sprig, Night Drop or ATM

Website:
www.yourbetterbankingchoice.com

Your Volunteers

BOARD OF DIRECTORS:

Debra Larsen, Chairperson
Jerry Smittkamp, Vice Chairperson
Karl White, Treasurer
Barbara Peters, Secretary
Joe Holeman
Jack Hagaman
Donald May

SUPERVISORY COMMITTEE:

Rich Lemke, Chairperson
Diane Molter, Vice Chairperson
Fred Limmel, Secretary
Domenic Teto
Russ Carter

New Year, New Beginnings!

Community Choice Introduces Two New Services in 2019

ITIN's WELCOME!



According to the Filene Research Institute (an independent, non-profit think tank for American credit unions and consumer finances) – it is estimated that up to 29.5 million individuals in the United States could benefit from an Individual Taxpayer Identification Number (ITIN) loan, for home, auto, business or personal use.

At Community Choice Credit Union, we are dedicated to serving our community, with resources and solutions that help your friends and neighbors buy homes, save for the future, and enjoy greater financial stability. And that's why... We are pleased to announce that we are now approved to offer ITIN lending. These loans include auto loans and personal loans with home loans available soon. Community Choice is passionate about helping our entire community be successful and achieve their financial goals. Come in today and ask about this program, we have several employees ready and willing to help answer your questions.

REWARDS CHECKING

2019 is a new year for new beginnings. Therefore, we are excited to be able to offer our members a new Reward Checking program in the new year. Community Choice believes it's important to reward our members for being loyal. Keep your eyes open soon for specific new checking accounts that will take checking beyond simple transactions. Not to worry though. If you love your current checking account, there is no need to change. Watch for more details, coming soon!



Get Fit FINANCIALLY in 2019



Resolve to Get Your Finances in Order

Reviewing your finances each year can be informative, save you money and help you get 100% healthy, financially! Community Choice invites you to schedule a free Financial Checkup. One-on-one, a professional and friendly Community Choice team member will review your credit report, help you understand it and give you a 6 month and 12-month game plan for 2019. You'll also discover how to:

- Save money with lower and fewer fees;
- Earn more money with higher savings rates;
- Lower payments with lower rates on credit cards and loans;
- Save time with Community Choice enhanced technology.

We strive to help our members raise their credit scores and a Financial Checkup can be the beginning step. Stop by our office or call (303) 287-8025 to schedule an appointment with one of our specialists today!



Scam Safety:

Is it Real? Or is it Fake?

We know that it can be confusing to know when something is a scam or not. There are many kinds of fraud. Some of the most common are telemarketing, caregiver, mail, internet and contractor scams. The following are some helpful tips to protect you...

- Sign up for a "No Call" list. Also ask businesses that you have established relationships with to put you on their "Do Not Call" and "opt Out" lists.
- Always shred financial mail and documents
- Do not give to charities over the phone or door to door.
- Get three written bids before contracting for any home improvements, also check out contractors with the Better Business Bureau
- When asked for personal information over the phone or via email, do not give it. If you have an established relationship, they will already have that information.
- If you receive something in the mail that claims you won money, you NEVER have to send money to win it.
- Delete unknown or questionable emails without opening them.
- Make sure your browser is secure and up to date. When submitting information online look for the "lock" icon on the browser's status bar.
- Tip to help stop unwanted calls. Have this script by your phone: "I do not do business over the telephone. (I do not donate to charities over the phone.) Please put me on your do not call list." If they continue and are rude use this, "We don't have a good connection—please call me back on my other line." Then, give them this number to Adams County Sheriff Office Fraud/ Scam hot line: (720) 322-1202.

If you have any questions or need further assistance, please call us before you give any information and we will be happy to help you with the next steps.




Bone
Marrow
Registration

DRIVE

January 18, 2019

GIVE
THE GIFT
OF
life

Help Community Choice bring awareness and hope to more lives with becoming a bone marrow donor. Who's going to join Rainy and our team?

Community Choice Credit Union 303-287-8025
www.yourbetterbankingchoice.com

Don't Stress Over Your Taxes

Community Choice Offers Members FREE Tax Preparation Services through VITA

Community Choice Credit Union is excited to host VITA (Volunteer Income Tax Assistance), once again. VITA is the low-income tax preparer program sponsored by the IRS. One night a week Community Choice will have certified tax preparers here to help you complete and file your income taxes for free.

Consider an alternative to the many high-priced tax preparation services out there. Many preparers will not even e-file your taxes or offer direct deposit so that you can get your refund faster. At Community Choice, VITA will e-file your 2018 tax return.

You're eligible for VITA services if you earned less than \$49,000 and are only filing the qualified forms. The program will run from January 29, 2019 through April 9, 2019, every Tuesday from 5:00 – 7:00 pm here at Community Choice Credit Union.

Here's what you need to bring:

- A copy of your 2017 tax return
- Taxpayer's proof of identity
- All forms, W-2, 1098, and 1099
- Information for other income you've received
- Identification number for your child care provider
- Information for deductions/credits you'd like to take
- Proof of account for direct deposit of refund (e.g. voided check)
- Social Security cards and/or ITIN notices/cards for you, your spouse and dependents
- Proof of health insurance form

Please arrive early and all parties filing must be present. Guests will be served on a first come, first served basis. If you have further questions regarding VITA, please contact a Member Service Representative at (303) 287-8025.

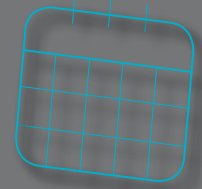
Benefit from Direct Deposit For Your Tax Refund

Still getting your tax refund by mail? Try direct deposit and receive it earlier! Without having to visit our branch, your refund will be made available quickly and easily as it is electronically deposited into your account!

To receive your tax refund through direct deposit, simply select it as your refund method through your tax software and type in your account number and our nine-digit routing number. You can even select this option when filing your taxes on paper or let your tax preparer know you want your refund delivered via direct deposit. Don't forget to double check your entry to avoid any errors!

Community Choice
Routing #: 307074276

The image shows a stack of tax forms. The top form is Form 1040, U.S. Individual Income Tax Return, for the year 2018. Below it is Form 1120-W (Worksheet for Estimated Tax) for the year 2018. The forms are partially filled out and are resting on a surface.



Annual Meeting Save the Date

Community Choice Credit Union's Annual Meeting Will be Held...

LOCATION:

El Jardin Restaurant
6460 E. 73rd Ave.
Commerce City, CO 80022

DATE & TIME

Monday, April 29, 2019
6:00 - 7:30 pm

PLEASE RSVP:

By April 22, 2019
Heather LaCrue
(303) 287-8025, x111

A \$20 refundable deposit is required at time of RSVP. This will be returned to participants after attendance of event.

Give the Gift of Membership!

Earn **\$50** for Every Qualified Referral

Know someone who's looking for a loan? Share the love of Community Choice Credit Union! Refer the great rates and benefits of Community Choice to your friends, family and co-workers! You'll earn \$50 for each new member you refer who joins and also takes out a loan of \$5,000, or more. Plus, new members will earn \$50 too!*

**Referrals must qualify for Community Choice Credit Union membership, obtain a loan of at least \$5,000 and be approved for credit.*

From the President

The Community Choice Credit Union team is excited about products and services that will greatly assist you in managing your financial wealth. This coming year, we will be rolling out rewards for checking accounts. Please stop by and visit with a member service expert so you can learn about how you can maximize your Credit Union benefits.

Your Board of Directors focus on ways to bring value to the owners. This is accomplished through reducing fees, improving service, and offering great rates. Always check with us as we have competitive rates and terms designed for your budget needs!

We also are dedicated to be a valuable resource for our community. We have several community outreach events planned and are working diligently with various organizations to be of value to all people. Because of this we are bringing on more team members to assist with service. This is just another way we give back to you!

We also realize that financial struggles are real. Our team realizes that difficult situations happen to great people. We are here to help you recover from difficult times. Our free Credit Score Analysis program is designed to provide you the tools to reach financial goals through improving your credit score. Your Credit Union team will review your report with you and provide you with a plan of action focused on maximizing your score. Credit scores are tied to so much in life, and we want to give you the tools to be a financial expert!

Knowing how to maximize your score will ensure you always get the best rates out there, which will provide you with lower monthly payments. Credit scores are also used in your careers and in insurance purchases. The 10-minutes spent with our team will provide you with a lifetime of benefit.

As we close out this year, I hope you take advantage of all the products that we have brought on to make your life easier! Yes, they are electronic programs, however they allow you to manage your account 24/7. Here is just a quick list of the most popular ones:

- **DocuSign** – can be used for closing loans
- **Mobile banking** – allows you to access your account 24/7. Stop in for a free demonstration
- **CardNav** – allows you to immediately know when a transaction is going to post to your debit or credit card. You can block the card at any time!

In closing, thank you for being part of our amazing Credit Union community. Together we can accomplish so much! I hope you are happy, healthy, and financially strong! Please reach out to me for any comments or concerns at rthoen@yourbetterbankingchoice.com or (303) 287-8025, x107.

With tremendous gratitude to be of service to you,

Rainy Thoen,
CEO/CPA

Holiday Closures

DON'T FORGET that online banking, phone banking, and ATMs offer 24-hour/7 day a week access to your accounts. *Even on holidays!*

New Years' Day

Tuesday, January 1, 2019

Martin Luther King Day

Monday, January 21, 2019

Presidents' Day

Monday, February 18, 2019

Memorial Day

Saturday, May 25, 2019

Monday, May 27, 2019

Independence Day

Thursday, July 4, 2019

Labor Day

Saturday, August 31, 2019

Monday, September 2, 2019

Columbus Day

Monday, October 14, 2019

Veterans' Day

Monday, November 11, 2019

Thanksgiving Day

Thursday, November 28, 2019

Christmas Eve

Tuesday, December 24, 2019

Closing at 1:00 pm

Christmas Day

Wednesday, December 25, 2019

New Year's Eve

Tuesday, December 31, 2019

Closing at 1:00 pm

New Years' Day

Wednesday, January 1, 2020

