

55TH ANNUAL MEETING AND SPRING CARNIVAL

On March 18, 2009 all members and their guests were invited to the 55th Northwest United Federal Credit Union Annual Meeting at St. Annes Catholic School Cafeteria. Members joined our staff and volunteers for an evening of fun, food and updates on Credit Union Financials. The Credit Union provided complimentary appetizers and beverages. Every member in attendance was given a ticket for a chance to win great door prizes and was encouraged to play the Carnival Games to win extra door prize tickets.

Having met a quorum, elections were held and the following individuals were voted to remain on the Board of Directors. Congratulations to:

Barbara Kirkmeyer

Jim Haberer

Pete Doane

Thank you to those members that attended our 55th Annual Meeting and Spring Carnival.



Credit Union

Holiday Closures:

Good Friday

Friday, April 10, 2009

Close at 2:00pm

Memorial Day

Monday, May 25, 2009

Upcoming Events :

Arvada Kite Festival -

Saturday, April 4, 2009

Cinco De Mayo -

Tuesday, May 5, 2009

Mother's Day

Sunday, May 10, 2009

**Northwest United Federal
Credit Union**

**6320 Olde Wadsworth
Arvada, CO 80003**

**9373 Wigham Street
Thornton, CO 80229
303-424-5037**

This year's Grand Prize Winner



Meeting is called to order



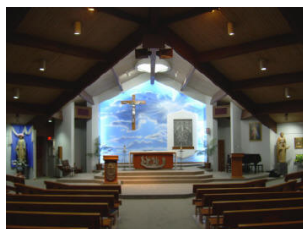
SPRING EDITION

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Testimonial

“Our experience with Northwest United has primarily been for our savings accounts, which are multiple in nature, between our church and our early learning center. Northwest United has always been customer-driven and their levels of account service have been outstanding. We are very pleased with Northwest United Federal Credit Union.”

Fr Joseph Cao, Pastor
St Joan of Arc Catholic Church
Arvada, Co



Let Northwest United Federal Credit Union Shower You With Our Low Rates.



NUFCU HAS MONEY TO LEND.

Home Equity Line of Credit (HELOC)

Rates as low as

5.50 %

New and Used Auto Loans

Rates as low as

5.25 %

303.424.5037



www.nufcu.com



Rates

Loan	Rates Starting as low as	Savings	Rate	APY*
New Vehicles - Cars, Trucks, RV's, Boats	5.25% APR*	Regular Share Savings	0.40%	0.401%
Used Vehicles - Cars, Trucks, RV's, Boats -2004 & Older	5.50% APR*	IRA Shares	0.40%	0.401%
RV	7.54% APR*	Christmas Club Savings	0.60%	0.602%
Motorcycles	8.54% APR*	Yield Plus (Money Market Fund) Projected Rate		
Signature Loans (Unsecured) 24—Months	10.79% APR*	\$2,500 Minimum	0.40%	0.401%
36—Months	11.29% APR*	\$5,000 Minimum	0.75%	0.753%
48—Months	11.79% APR*	Money Market Checking Projected Rate		
Second Mortgages—5 year fixed rate	5.59% APR*	\$0-\$4999	0.40%	0.401%
6 year fixed rate	5.59% APR*	\$5000-\$19,999	0.75%	0.753%
7 year fixed rate	5.59% APR*	\$20,000-\$49,999	1.00%	1.005%
10 year fixed rate	5.59% APR*	\$50,000+	1.50%	1.510%
12 year fixed rate	5.59% APR*	IRA & Share Certificates		
Certificate Secured—Variable Rate	1.75% over Certificate Rate	6-11 months	2.15%	2.17%
Visa Credit Card—Classic Program (with annual fee)	11.95% APR*	12-23 months	2.35%	2.38%
Gold Program (with annual fee)(variable)	5.70% APR*	24-35 months	2.50%	2.53%
Home Equity Line of Credit—Variable rate	5.50% APR*	36-47 months	3.00%	3.04%
INTEREST ONLY—Home Equity Line of Credit—Variable rate	5.50% APR*	48-59 months	3.35%	3.40%
First Mortgages—Please call for current rates 303-424-5037		60-months	3.65%	3.71%

*APY=Annual Percentage Yield

Rates are subject to change daily. The minimum certificate purchased is \$500.00 for Regular Certificates, Roth IRA and Traditional IRA Certificates. An additional \$100.00 must be maintained in the Regular Share account or the IRA Share Account during the entire term of the certificate. Dividends on all regular and IRA certificates are compounded within the certificate each month. The early withdrawal penalty for certificates of one year or less original maturity is all earned dividends up to a maximum of 3 months earnings. For certificates with original maturities longer than one year, the early withdrawal penalty is all dividends earned to a maximum of 6 months earnings. Rates as of 1-1-09.

*APR—Annual Percentage Rate. Your rate and loan amount are based on your credit qualifications. Rates shown are the lowest rates possible—not everyone will qualify. The APR may be adjusted up or down based on the term of the loan, the loan to value rates and personal credit history. Rates subject to change. Rates as of 1-1-09 Interest Only loan—5 year Variable rate loan. Certain restricts apply, see a credit union representative for more details.

