



# Privacy Policy

Northwest United Federal Credit Union is committed to providing you with financial products and services to meet all your financial needs. We are equally committed to protecting your privacy. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions after reading it, please contact a member services representative at 303-424-5037.

## Information We Collect:

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

## Information We Disclose:

We may disclose all the information we collect, as described previously, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Northwest United Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

## Our Security Measures:

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

## What Members Can Do to Help:

Northwest United is committed to protecting the privacy of our members. Members can help by following these simple guidelines.

1. Protect your account numbers, card number, PINs (personal identification numbers) and passwords. Never keep your PIN number with your debit or credit card which can provide free access to your account if your card is lost or stolen.
2. Use caution when disclosing your account number, social security number, etc. to other persons. If someone calls you on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
3. Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.
4. Let us know if you have questions. Please do not hesitate to contact us—we are here to serve you!

\* Investment management and financial planning services offered through Jolliffe Capital, Inc., Registered Investment Advisor. Securities offered through AFS Brokerage, Inc. member FINRA/SIPC. Products offered are not NCUA-insured, may lose value and have no credit union guarantee.

Not bitter...

Home Equity Line of Credit  
Rates as low as **6.25%<sup>\*APR</sup>**



just better.

Rates

## Loan

| Loan   | Rates Starting           |
|--|--------------------------|
| New Vehicles - Cars, Trucks, RV's, Boats                   | 5.59% APR*               |
| Used Vehicles - Cars, Trucks, RV's, Boats -2000 & Older    | 5.84% APR*               |
| RV   | 7.74% APR*               |
| Motorcycles  | 8.74% APR*               |
| Signature Loans (Unsecured) 24—Months                      | 10.99% APR*              |
| 36—Months  | 11.49% APR*              |
| 48—Months  | 11.99% APR*              |
| Second Mortgages—5 year fixed rate                         | 5.99% APR*               |
| 6 year fixed rate  | 6.14% APR*               |
| 7 year fixed rate  | 6.29% APR*               |
| 10 year fixed rate   | 7.04% APR*               |
| 12 year fixed rate   | 7.54% APR*               |
| Certificate Secured—Variable Rate                          | 3% over Certificate Rate |
| Visa Credit Card—Classic Program (with annual fee)         | 11.95% APR*              |
| Gold Program (with annual fee)                             | 8.95% APR*               |
| Home Equity Line of Credit—Variable rate                   | 6.50%                    |
| INTEREST ONLY—Home Equity Line of Credit—Variable rate     | 6.50%                    |
| First Mortgages—Please call for current rates 303-424-5037 |                          |

\*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 1-1-08 Interest Only loan—5 year Variable rate loan. Certain restricts apply, see a credit union representative for more details.

## Savings

|                        | Rate  | APY*   |
|------------------------|-------|--------|
| Regular Share Savings  | 0.70% | 0.702% |
| IRA Shares             | 0.70% | 0.702% |
| Christmas Club Savings | 0.90% | 0.904% |

## Yield Plus (Money Market Fund) Projected Rate

|                 | Rate  | APY*   |
|-----------------|-------|--------|
| \$2,500 Minimum | 2.20% | 2.222% |
| \$5,000 Minimum | 3.15% | 3.20%  |

## IRA & Share Certificates

|              | Rate  | APY*  |
|--------------|-------|-------|
| 6-11 months  | 4.50% | 4.59% |
| 12-23 months | 4.65% | 4.75% |
| 24-35 months | 4.75% | 4.85% |
| 36-47 months | 4.85% | 4.96% |
| 48-59 months | 4.90% | 5.01% |
| 60-months    | 5.00% | 5.12% |

\*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 1-1-08.



Business Partners



Automotive Avenues

