



YOUR COMMUNITY CREDIT UNION IN WELD COUNTY
COLLEGE CREDIT UNION

78th Annual Meeting & Annual Report



April 30, 2013
Room With A View,
St Michael's Town Square

Vision:

To enhance membership benefits with financial products that allow the Credit Union to thrive.

Mission:

To provide friendly and honest service daily.

78th Annual Meeting

April 30, 2013

Agenda

Call to Order

Ascertain if Quorum is in Attendance

Approve Agenda

Minutes from the 78th Annual Meeting

Nominating Committee Report

Board of Directors Report

Treasurer Report

Supervisory Committee Report

Credit Officer Report

President's Report

New Business

Unfinished Business

Awards

Adjournment

77th Annual Meeting Minutes
College Credit Union of Greeley
April 17, 2011
Aims College Corporate Education Center

Board Members Present: Bill Nesse, Terry Urista, Peg Heimbrook, Chris McClatchey and Ron Camp.

Volunteers and Staff Present: Walter Marx, President; Lorie Mora, Branch Manager; Drew Giffin, Marketing; Kris Rockwell, CFO; Brandon Luther, Board Intern; Pat Reutter, Dan Hixon, Dayne Schaeffer and Megan Cooper.

Chairman Bill Nesse called the 77th Annual Meeting of College Credit Union of Greeley to order at 7:08 p.m.

Chairman Bill Nesse ascertained that we had a quorum; over 25 members present, plus staff and volunteers.

Dulcie Camp moved to accept and approve the agenda as outlined, and Roy Cameron seconded the motion. The motion was carried.

Art Terraza moved to accept the 76th Annual Meeting minutes as presented in the handout and Dulcie Camp seconded. The motion was carried.

Bill Nesse presented the Nominating Committee Report. Members of the Nominating Committee were Bill Nesse, Peg Heimbrook and Terry Urista. Bill presented the nominations of Christine McClatchey, Ken Neet, and Brandon Luther for 3-year terms on the Board of Directors, and Oliver Bourne and Nick Loveridge for 2-year terms on the Supervisory Committee. Bill Nesse asked for nominations from the floor, and Lola Lucero moved to cease nominations and accept the nominations as presented. Dulcie Camp seconded the motion, and the motion carried.

Bill Nesse presented the Board of Directors' Report. Bill introduced the board members in attendance. Bill reported that 2011 was another challenging year, but the Credit Union has continued to make good loans for members while maintaining a high level of safety for our depositors. Loans have not increased at the same rate as deposits, making it necessary to set deposit rates lower than we would like. The Credit Union also had to write off another \$92,000 of its capital to the National Credit Union Insurance Fund. Highlights of the year include solid capital at over 12%, assets to over \$42 million, low delinquency and charge-off rates for loans, and conversion to a new operating system. Bill thanked the Board, Supervisory Committee, and staff for all their hard work done on behalf of the members. Art Terraza moved to accept the report and Dulcie Camp seconded. Motion carried.

Terry Urista, Treasurer, presented the Treasurer's Report. Terry reviewed the loan to share ratio of 69.53%, loan to asset ratio of 60.22%, capital ratio at 12.86%, income to average assets of 4.24%, cost of funds at 0.59%, and a net margin of 3.65%. Return on Assets was 0.15%. We paid \$91,257.16 to the NCUSIF to replace the insurance fund again this year. Terry also reviewed the spreadsheets and graphs in the Annual Report. Ken Neet moved to accept the Treasurer's report and Roy Cameron seconded the motion. The motion carried.

Terry Lynch presented the Supervisory Committee report. Supervisory Committee members were Terry Lynch, Ryan Rose, Brandon Luther and Garrett Watson. Terry Urista made a motion to approve the report as presented in the handout and Nancy Meilahn seconded. Motion carried.

Walter Marx presented the Credit Officer Report. Walt reported that the Credit Union experienced an increase in loan volume this year; however the dollar amount is still shrinking. Our delinquency remains low at 0.233%. Charge-offs increased to \$167,057 for the year, which is still low by industry standards, but a large amount for this institution. Dorothy Bates moved to accept the report and Mary Ann Urista seconded. Motion carried.

Walter Marx presented the President's Report. 2011 was a year of changes. The Credit Union has transitioned

over the years from a few-service type credit union to a full-service credit union. Changes to our infrastructure were necessary to accommodate a full-service credit union and the needs of our members. The Credit Union converted to a new operating system and a new debit card program. The operating system took a lot of training time for staff, which meant less time serving our members. Walt stated that the goal for 2012 is to make up the lack of focus on service to our members. Art Terraza made a motion to accept the President's report and Chris McClatchey seconded. The motion carried.

New Business: None.

Awards: Retiring Board Member – Ron Camp retired from the Board of Directors after 16 years of service. He was presented with a gift basket and membership to the Wine of the Month club.

Bill Nesse adjourned the meeting at 7:55 pm.

Respectfully submitted:

Christine McClatchey, Secretary

William Nesse, Chairperson

Nominating Committee Report

The Nominating Committee members were Christine McClatchey and Brandon Luther, Co-Chairs.

The recommendations made to the Board of Directors are listed below to fill 2 positions within the Board of Directors and 2 positions on the Supervisory Committee. All candidates are qualified to fill their selected positions and have been approved by the Board of Directors.

<u>Board of Directors</u>	<u>3-Year Term</u>
Mike Thacker	Director-Incumbent
<u>Board of Directors</u>	<u>1-Year Term</u>
Margaret Heimbrook	Director-Incumbent

<u>Supervisory Committee</u>	<u>3-Year Terms</u>
Karen Turner	Member
Donni Clark	Member

The Nominating Committee would like to thank the candidates for their time and effort. We are always looking for individuals that have leadership and governance skills that will volunteer to help promote the needs of the Credit Union and Membership.

Prepared by:
Christine McClatchey and Brandon Luther
Co-Chairpersons

Report of the Board of Directors

It is my duty and privilege to report to you on behalf of the Board of Directors of College Credit Union. The members of the Board of Directors are **Brandon Luther, Mike Thacker, Ken Neet, Peg Heimbrook, Christine McClatchey, Terry Urista**, and me, **Bill Nesse**.

The past year has presented the credit union with significant challenges, but we have continued to make good loans for members while maintaining a very high level of safety for our depositors.

The financial turmoil that has affected previous years has gradually abated, but the business climate in which we operate has remained difficult. Because we have a long record of safety and security, we continue to see new deposits as members, new and old, committed more funds with us for investment and safe-keeping. We gained over \$1 million in loans, but deposits grew even more. We therefore searched for safe places to invest these extra funds and obtain a decent return. Unfortunately, safe investments that pay a decent return are exceedingly rare. Because interest rates remain at historic lows both for loans and investments, it has been necessary to set the rates we pay for deposits at levels lower than what we would like, but that remain competitive in the market. If the economy continues to recover, we expect demand for loans to increase and for interest rates to increase. Unfortunately, the actions of the Federal Reserve and our national government have set up the potential for significant inflation in the future and this has made it difficult to manage our assets and liabilities to minimize interest rate risks.

It has continued to be necessary to make large payments to the National Credit Union Share Insurance Fund as regulators move to shore up this fund after the losses experienced in the past few years, both to cover their insurance obligations and to cover losses experienced because of imprudent investment decisions. Despite these write-offs, which totaled \$43,371.25, we still managed to post a gain for the year.

I wish I could say that these problems are behind us, but we still anticipate having to absorb additional expenses to cover the mismanagement of the organizations that are supposed to protect and serve us.

Both branches continue to grow in assets, but the total amount of loans that we have outstanding is still lower than a few years ago. Given the financial climate that we have experienced for the past few years, it is not surprising that members will be conservative in taking out new loans, but conditions in both the automobile and real estate markets are improving and we look forward to growing demand for loans.

Other highlights of the past year include the following:

- We continue to emphasize traditional credit union values. We offer friendly, personal service for both our depositors and borrowers.
- We strive to have low rates for borrowers and high rates for savers consistent with maintaining our financial integrity.
- Our financial position continues to be very solid with nearly 13% capital, despite the required write-offs. Maintaining a high level of financial strength gives us the ability to weather difficult financial times and also to provide additional services to members.
- Total assets were \$42.3 million at the first of the fiscal year and now exceed \$43.7 million.
- We continue to provide sound loans to our members. Our delinquency rate and charge-offs remain low by industry standards, but are higher than we would like, reflecting the challenges presented by the recession and the high unemployment experienced in Weld County. We are grateful for a membership that does a good job of managing their finances and for a management team that has been prudent in making loans.
- Our loan-to-share ratio of about 69% at the end of the year is down a little from last year, reflecting the influx of funds and difficult lending climate. Making loans to our members is the best and most productive use of deposits.
- Our data processing system was upgraded in the middle of the year. Thanks to a great deal of work by the staff the transition was accomplished with very few problems.

The economic outlook contains numerous uncertainties but the economic recovery is now well under way. Interest rates on loans are at historic lows and it is now a buyer's market for homes and cars. We are also available to provide business loans to members. Your Credit Union stands ready, as always, to provide loans so that you can take advantage of these opportunities.

I know that I speak for all the members of the Board when I say that the last year has been both challenging and enjoyable. It also has been exciting to watch the credit union develop and grow as we find new ways to serve the members.

I want to extend my thanks to members of the Board for all the time they have committed as volunteers to insure that College Credit Union continues to provide first-rate service. I also want to extend my thanks to the members of the Supervisory Committee, and particularly the staff for all the work that you have done on behalf of the members.

William D. Nesse
Chairman

Treasurer's Report

Year 2012 has been challenging, yet not as bad as the past several years. College Credit Union held our ground and we stayed safe and sound. The economic down turn continues, but there is some light coming through. For the first time in three years loan activity is up. In 2012 we made \$10,401,803.00 in loans, which we have not seen since 2009. This was on 347 loans where in 2009 it was on 552 loans.

Again we had to pay in to NCUSIF to replace the insurance fund. This year it amounted to \$43,317.33 which is half the amount the year before. We had a positive bottom line of \$89,532.71. Had we not had the NCUSIF expense we would have had a respectable \$132,850.04 income for the year. We sincerely hope this is the last of the NUCSIF expenses and we can start keeping our hard earned money.

The economy was not growing very rapidly, therefore our loan to share and loan to asset ratios are down 69.33% and 60.33%. Our capital ratio is still strong at 13.03% which is a real sign of soundness and security. Income to average assets was 3.87% and cost of funds was .46% giving us a net margin of 3.42%. Our ROA (return on assets) was +.21%. Looking at the totality of the year, I think we had a fair year and better to very much better than many other credit unions/banks.

Overall College Credit Union has managed loans, deposits, income and expenses very well in 2012. We continue to pay you competitive interest and charge you less for loans, as our members are also our stockholders. As the Treasurer of College Credit union of Greeley it is my belief the financial data presented in this annual report are true, accurate and present a fair financial condition of College Credit Union.

Prepared by: Terry Urista, Treasurer

Supervisory Committee Report

The Supervisory Committee members are Terry Lynch, Oliver Bourne, and Nick Loveridge. The Committee met quarterly to audit credit union procedures, policies and account verification. The committee continues developing new forms, and revising procedures to better expedite the audit process.

During the past year, Holben Hay Lake & Balzer CPAs completed the credit union annual audit with no significant findings. They are very helpful in making sure we are transacting business appropriately. The Credit Union also uses Compliance Solutions to audit and help make sure all loans and shares are in compliance with federal regulation. During May 2012 we had the Division of Financial Service complete the State of Colorado examination. All audits and examinations show the College Credit Union to be operating in an orderly and accurate manner.

This year we had our annual member account audit, also completed by Holben Hay Lake & Balzer CPAs, and found that we failed to present some e-statements to our members and helped in correcting this for our members. The member account audit, again this year, had no members with any issues.

It was necessary for the Supervisory Committee to call upon the office staff often to gather the information and assisting with completing our quarterly reviews. The Supervisory Committee would like to recognize the willingness of the office staff. We would like to extend our thanks to the entire staff and membership.

The Supervisory Committee reports that our reviews and the results of the audits mentioned above found no material errors or concerns, and that the financial position of the College Credit Union is reflected accurately in the financial reports.

Prepared by:
Terry Lynch
Supervisory Committee Chairperson

College Credit Union

Balance Sheet

After Close

December 31, 2012

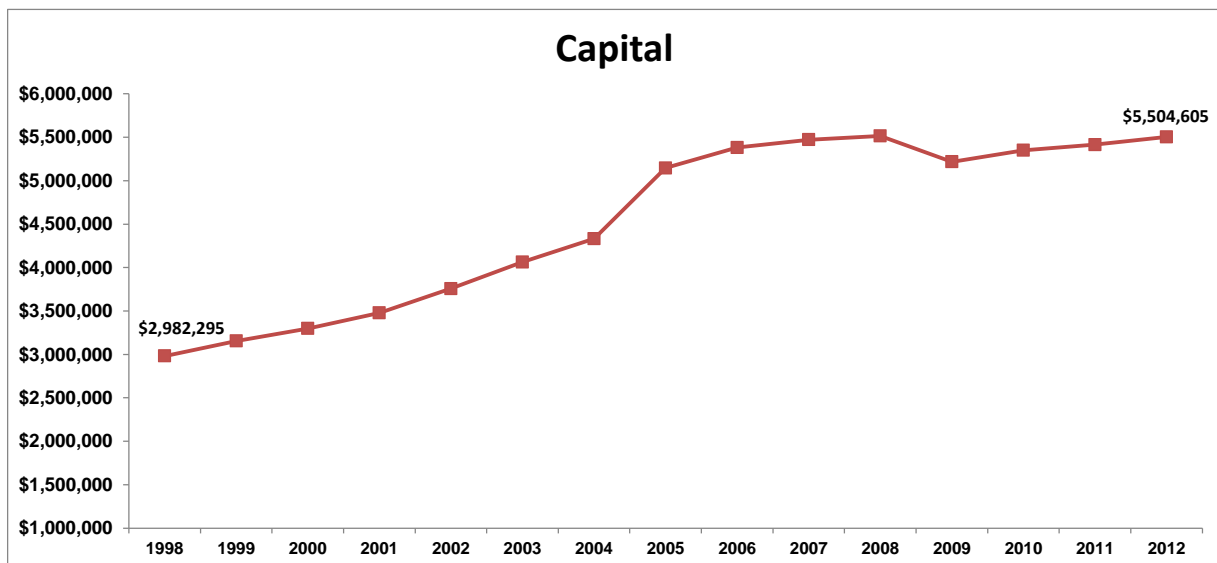
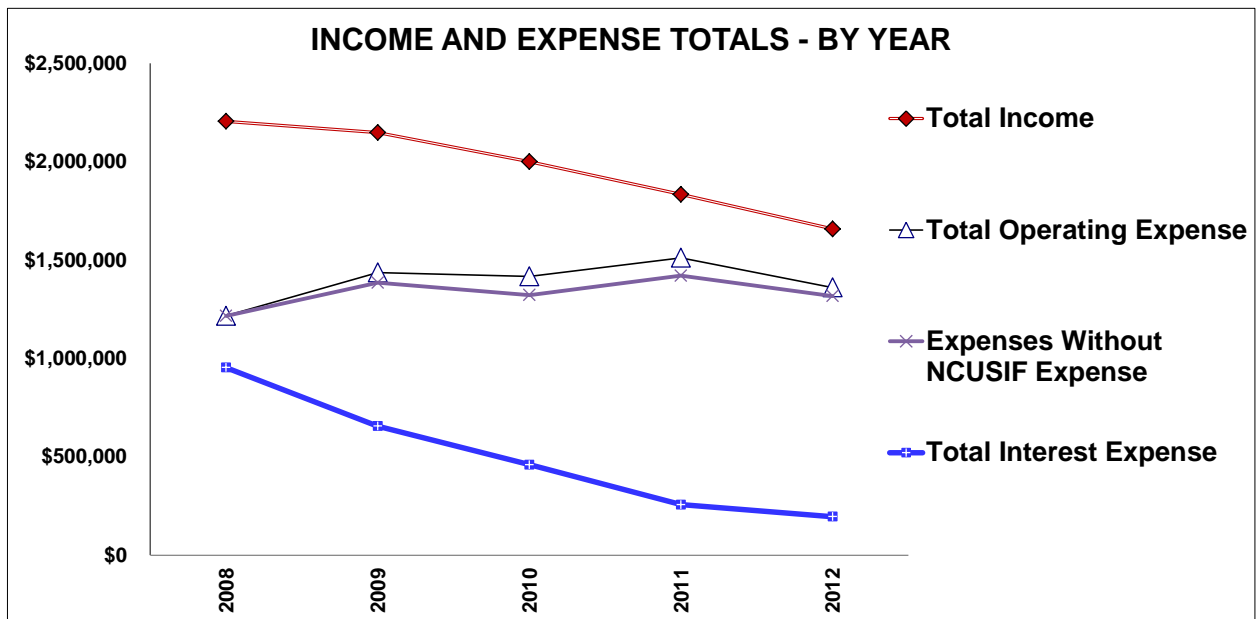
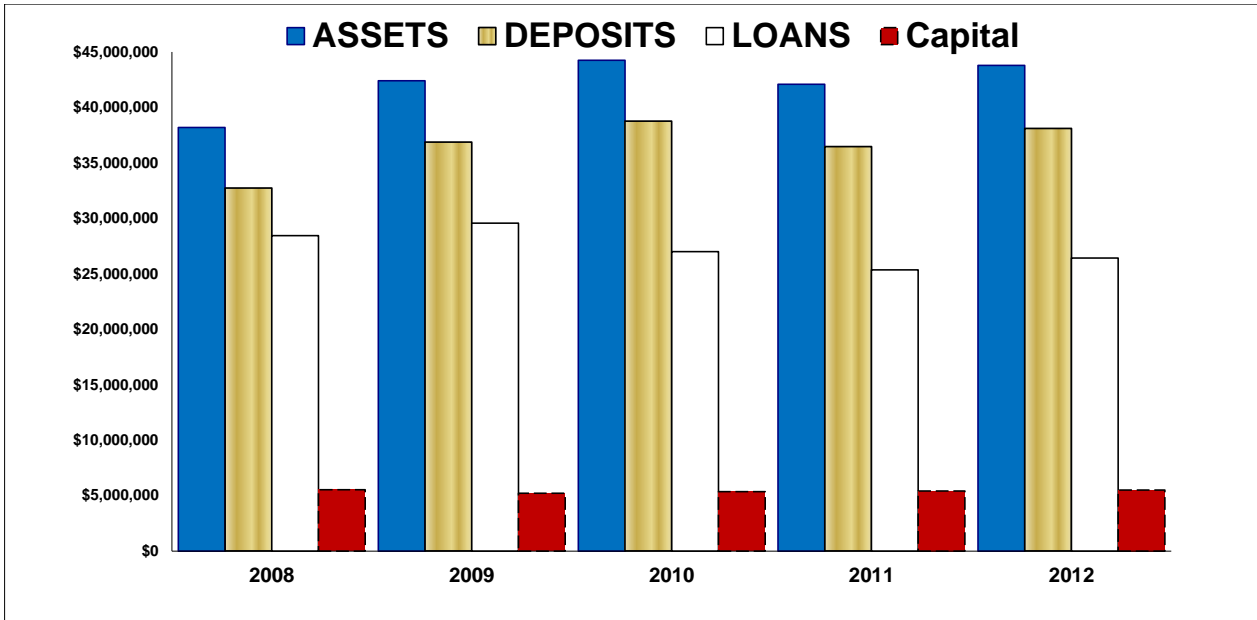
ASSETS	LIABILITIES
LOANS AND CASH:	Accounts Payable \$975.28
Personal Loans \$6,180,978.36	Tickets Payable \$0.00
Indirect Auto Loans \$1,316,526.17	GAP Insurance Payable \$425.00
Credit Card Loans \$161,557.07	Mechanical Breakdown Payable \$0.00
Real Estate Loans \$12,253,172.35	Traveler Checks Payable \$0.00
Home Equity LOC \$2,887,685.54	Money Orders Payable \$335.00
Business Participation Loans \$3,608,173.40	Prepaid Giftcards Payable \$0.00
Assets in Process of Liquidation \$0.00	CDI Insurance Payable \$0.00
Allowance for Loan Loss (\$117,372.20)	Withholding for IRS \$1,444.13
Accounts Receivable \$1,986.61	Withholding for 401k \$465.90
Notes Receivable \$0.00	CUSA DP Teller System \$0.00
Bank Deposit \$0.00	Notes Payable \$0.00
Cash In Bank \$393,981.68	FWH Taxes Payable \$0.00
Merill Lynch Cash Account \$0.00	SWH Taxes Payable \$0.00
INVESTMENTS AND PRE-PAIDS:	SS Taxes Payable \$0.00
SunCorp-Cash Management \$1,803,743.86	Unemployment Tax Payable \$0.00
SunCorp-CIF Shares \$0.00	Accrued Property Tax \$14,048.03
SunCorp-Paid In Capital \$302,137.16	Accrued Pension \$0.00
SunCorp-Money Market \$500,000.00	Accrued Compensation \$14,772.53
Clearing Accounts (\$129,299.32)	Accrued FICA \$0.00
SunCorp-Membership Shares \$156,840.12	Accrued IRA Admin Fees \$1,125.54
SunCorp Investments \$2,397,733.93	Accrued Marketing Exp \$0.00
Other Investments \$9,931,855.26	Accrued Audit Fees \$2,315.00
Investment Discounts \$0.00	Other Accrued Expenses \$8,750.01
Investment Premiums \$58,903.66	Payroll Clearing/Suspense \$19,575.15
Investment Adjustment/AFS \$112,160.83	
Temporary Mortgage Funding \$0.00	
CUSO-Centennial Lending, LLC \$258,526.36	
NCUSIF Deposit \$361,666.93	
Allowance for Losses on Investments (\$156,840.12)	
Pre-Paid Accounts \$91,177.56	
FIXED ASSETS:	SHARES AND EQUITY:
Land \$306,498.39	Share Deposits \$9,001,328.96
Building \$833,287.74	IRA Share Deposits \$712,553.15
Depreciation on Bldg (\$220,477.02)	Money Market Deposits \$11,603,070.73
Furniture & Equipment \$143,711.52	Share Certificate Deposits \$10,180,521.50
Accumulated Depreciation (\$143,276.96)	IRA Share Certificate Deposits \$2,367,639.11
DP EQUIPMENT & SOFTWARE \$464,955.29	Checking Account Deposits \$4,227,264.40
DP Equip/Software Depreciation (\$365,471.92)	
Other Real Estate Owned \$279,703.52	Regular Reserve \$1,082,097.70
Accrued Interest on Loans \$93,210.25	Undivided Earnings \$4,422,507.46
Accrued Interest on Investments \$7,185.93	Investment Valuation Reserve \$112,160.83
Garnishments (\$1,246.54)	Net Earnings / (LOSS) \$0.00
TOTAL ASSETS: \$43,773,375.41	TOTAL LIABILITIES: \$43,773,375.41

**STATISTICAL DATA
2012 ANNUAL REPORT**

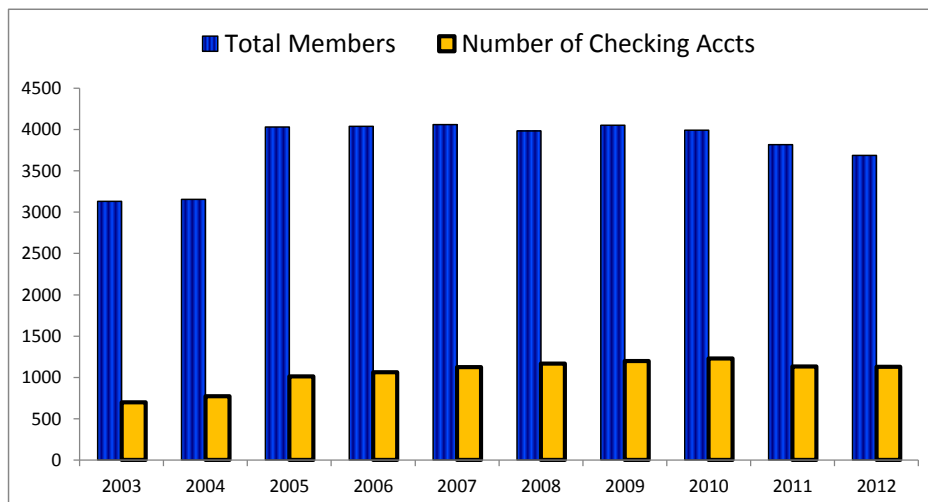
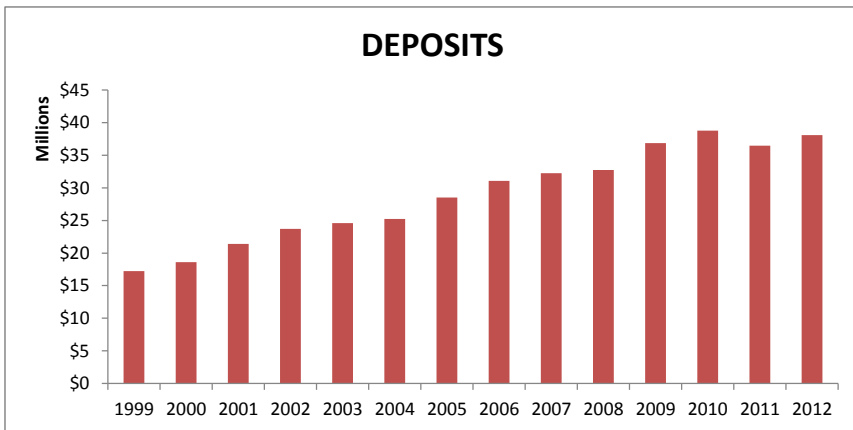
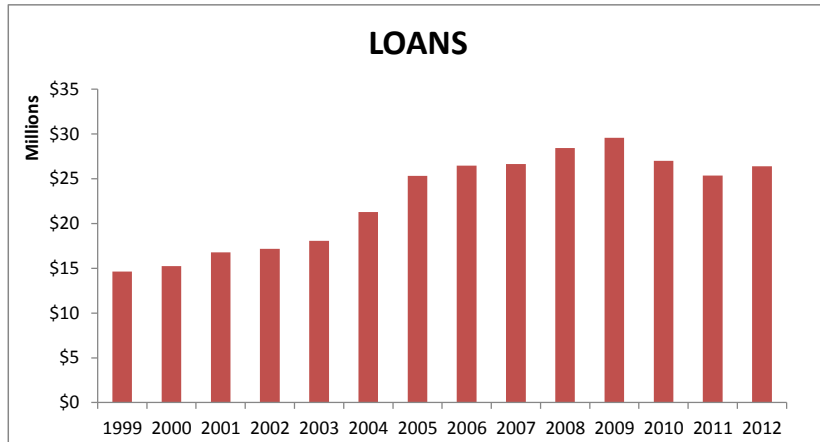
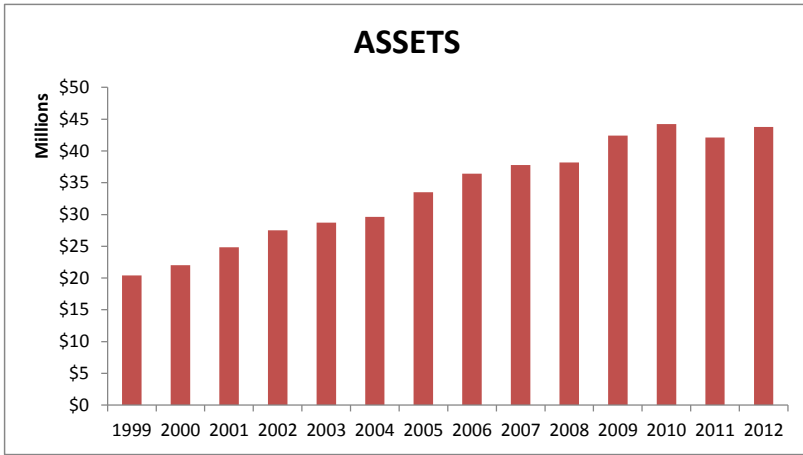
YEAR END RATIOS AND NUMBER:

	2012	2011	2010	2009
Loan to Share Ratio	69.33%	69.53%	69.66%	80.23%
Loan to Asset Ratio	60.33%	60.22%	61.00%	70.09%
Total Members	3687	3817	3992	4052
Number of Checking Accounts	1129	1134	1251	1198
# of Chkg to Member	30.62%	29.71%	31.34%	29.57%
Members to FTE (Employees)	351	347	363	312
Gross Income to Avg. Assets	3.87%	4.24%	4.62%	5.11%
Cost of Funds	0.46%	0.59%	1.06%	1.56%
NET MARGIN	3.42%	3.65%	3.56%	3.55%
Expense to Asset Ratio	3.18%	3.50%	3.27%	3.42%
ROA FOR THE YTD	0.21%	0.15%	0.31%	-0.71%
Expense to Income Ratio	82.06%	82.44%	70.71%	66.88%
Exp to Inc Ratio W/O NCUSIF Accrual	79.45%	77.46%	66.11%	64.49%
Capital Ratio:	12.83%	13.12%	12.32%	12.93%
Capital Growth	2012	2011	2010	2009
Total \$\$	\$89,532.71	\$65,575.71	\$131,721.20	(\$296,795.95)
% Percentage	1.65%	1.23%	2.52%	-5.38%
Change in:				
Deposits:	2012	2011	2010	2009
Primary Share	\$694,529.76	\$747,758.74	\$712,734.99	(\$73,991.51)
IRA Share Accounts	\$124,578.49	\$133,487.19	(\$34,378.31)	\$271.52
Money Market Accounts	\$687,306.76	(\$465,017.91)	\$1,951,849.58	(\$141,147.89)
Share Certificate Accounts	(\$385,127.63)	(\$2,281,017.28)	(\$1,058,231.26)	(\$111,372.28)
IRA Share Certificate Accounts	(\$226,953.86)	(\$481,912.45)	\$13,482.98	(\$24,901.66)
Checking Accounts	\$742,458.21	\$50,980.87	\$303,604.34	(\$41,858.71)
TOTAL:	\$1,636,791.73	(\$2,295,720.84)	\$1,889,062.32	(\$393,000.53)
Annualized Deposit Growth	4.49%	-7.11%	5.12%	-1.07%
Asset Growth\$\$	\$1,677,474.00	(\$2,154,810.16)	\$2,054,654.23	(\$330,027.92)
Annualized Asset Growth	5.82%	-5.95%	4.89%	-0.79%
Loans:				
Total Personal Loans	(\$1,025,681.04)	(\$451,787.15)	(\$918,435.65)	(\$54,748.47)
Indirect Auto Loans	(\$1,056,632.08)	(\$767,571.57)	(\$17,574.57)	(\$58,569.40)
Credit Card Loans	\$52,180.17	\$93,610.94	\$8,587.29	(\$288.62)
Total RE Loans - Fixed Rate	\$4,039,276.29	\$569,348.46	(\$1,123,909.12)	\$145,478.18
Total RE Loans - Variable Rate	(\$29,653.61)	(\$93,086.96)	(\$219,377.73)	(\$2,792.52)
Total HELOC Loans	(\$721,857.26)	(\$634,476.34)	(\$64,950.35)	\$5,272.60
Participation Loans	(\$198,685.17)	(\$359,766.33)	(\$245,100.60)	(\$7,136.32)
TOTAL:	\$1,058,947.30	(\$1,643,728.95)	(\$2,580,760.73)	\$27,215.45
Annualized Loan Growth	4.18%	-7.31%	-8.73%	0.09%
DELINQUENT LOANS #	7	7	22	11
Delinquency Percentage	0.297%	0.233%	1.680%	0.923%
CHARGED OFF LOANS:	2012	2011	2010	2009
Dollar Amount	\$55,005.92	\$167,057.62	\$59,471.52	\$63,433.08
RECOVERED	\$7,006.92	\$6,955.57	\$11,646.43	\$1,058.61
Net charge off	\$47,999.00	\$160,102.05	\$47,825.09	\$62,374.47

GRAPHS - 2012



GRAPHS - 2012



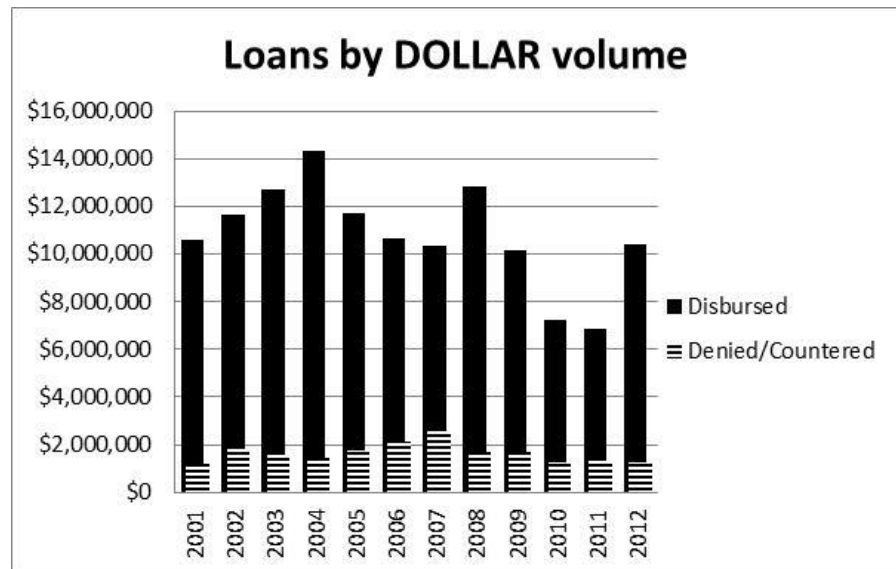
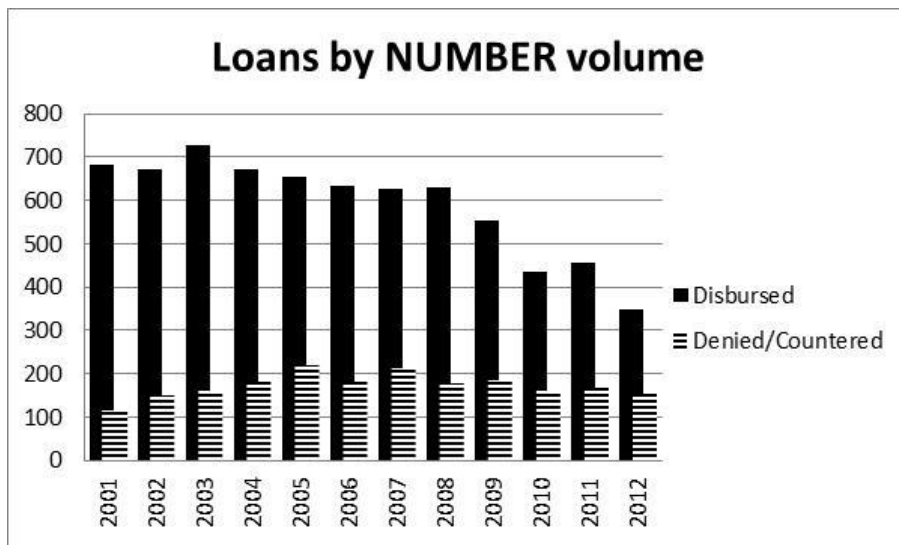
Credit Officer Report

The economy is continuing to dictate members and the consumer to save versus borrow. However, we have seen some progress in loan volume this past year. The volume helped us have a positive growth for the year in loans of \$1,058,947 while our delinquency and charge-offs stayed low.

Loan growth was due to having over \$10 million in loan dollars booked. We had a great year in making 1st Mortgage loans on short terms of 5, 10 and 15 years. We booked over \$6 million in 1st Mortgages in 2012. This helped improve our income and loan growth tremendously.

The loan delinquency still remains low. We ended the year at 0.297% - delinquent loans to total loans ratio. Charge-off loans decreased this year to only \$47,999 which is down from the previous 4 years. Our charge-off ratio still remains one of the lowest in the state at 0.19%. Our loan portfolio has improved with us keeping quality loans on the books and not taking unwarranted risks with members.

Graph of Loan Disbursed and Denied/Countered by YEAR:



Presented by: Walter Marx, Credit Officer

President's Report

Having survived another year in this strenuous economy is a great accomplishment. We attribute the accomplishment by saving the membership money is the streamlining of our internal processes. The people that are responsible for this are the employees. The employees include, Lorie Mora, 1503 9th Avenue Branch Manager, Brenda Scheller, 2901 27th Avenue Branch Supervisor, Kris Rockwell, our Chief Financial Officer, Drew Giffin, our Marketing/Business Development Manager, our Financial Officers, Pat Krien and Pat Reutter, Megan Cooper our HR/Executive Coordinator, Dan Hixon, our Accounting Rep and Member Service Representative, Kate Wurtz and Teri Gentry-Humphries, our Member Service Representatives.

These employees have been putting all their efforts into improving the service to the membership and helping streamline internal services to increase income and lower expenses. During the year the employees worked on spreading out responsibilities and training to better serve you. The training was almost every Wednesday morning in 2012. The training started in February 2012, along with making outbound calls to the members to thank them for the business and offer new services every month. Membership has been very appreciative of the calls and the better service we have provided.

Over all, as you will see from the Board Report and Treasurer's Report, we had a good year financially with streamlining our internal services or procedures. We knew income was decrease due to low loan volume and low loan interest rates also investment rates in the 0.3% to 0.8% range that we needed to cut costs. The staff has taken on more responsibilities and improved the service to members while decreasing expenses. Usually when adding responsibilities to staff you only get the lower expense and not the improved service. Employees did a great job helping your credit union stay profitable again in 2012 and increased our service level.

We will keep striving to improve our service to the membership every day. This is our daily commitment for each and every employee. We hope you all have seen the change in our service and have received a call from one of our dedicated employees letting you know how much we appreciate your business. Thank you for your business with College Credit Union and make sure you bring in another member to get the same great service also.

Presented by: Walter Marx, President

Volunteers & Employees

Board of Directors

William Nesse, Chairperson
Ken Neet, Vice Chairperson
Terry Urista, Treasurer
Christine McClatchey, Secretary
Margaret Heimbrook
Mike Thacker
Brandon Luther

Supervisory Committee

Donni Clark, Chairperson
Karen Turner
Oliver Bourne

Administration

Walter Marx, President
Drew Giffin, Marketing Manager & Business Development
Kris Rockwell, Chief Financial Officer

2901 Branch

Brenda Scheller, Branch Supervisor
Pat Krien
Megan Cooper
Kate Wurtz
Teri Gentry-Humphries

1503 Branch

Lorie Mora, Branch Manager
Pat Reutter
Danial Hixon

Personal & Professional Service

www.collegecu.org (970) 330-3900 Toll Free 1+ (866) 870-3150

~ 2 Locations ~

Southwest
2901 S. 27th Ave

Downtown
1503 9th Ave

We are active on:
Facebook and Twitter

College Credit Union is proud to offer the following Services:

Savings

- Primary Share Accounts
 - Money Market Accounts & Jumbo Money Market
 - Certificates of Deposit & JumpStart CDs for youth
 - Individual Retirement Accounts (IRAs)
- Traditional IRA Share Accounts ~ Roth IRA Share Accounts ~ Traditional IRA Certificates ~ Roth IRA Certificates ~ Educational IRAs

Loans

- Auto (New and Used)
- Boat, RV, Trailer, and Motorcycle
- Business Loans (Commercial Lending through Centennial Lending)
 - Home Equity Lines of Credit
 - Home Equity Loans
- First Mortgage Loans (5, 10, 15, 20, & 30 Year Fixed and ARM Mortgages)
 - Overdraft Lines of Credit
 - Share/CD Secured
 - Indirect Lending
 - Unsecured Loans

Checking

- Green Checking
- Classic Checking
- Millennium Checking (Interest-bearing Checking Account)
 - Youth Checking Accounts
 - MasterCard Debit Cards

Convenience Services

- Free Home Banking
 - E-statements
 - Online Bill Pay
 - Direct Deposit
- ATM's (over 53,000 through the CO-OP and ATM Networks)
- Shared Branching (over 5,000 through the Credit Union Service Network)

Value-Added Member Benefits

- NCUA Insured Up to \$250,000
 - Night Depository
 - Notary Service
- Credit Life and Disability Insurance for Auto Loans
 - Warranty & GAP Insurance for Auto Loans
 - Auto Buying Services
- Financial Services – Financial Planning Services through Kietzmann & Associates, LLC

Notes

Your Community Credit Union
in Weld County



College Credit Union

970.330.3900 • www.collegecu.org