



# Community Choice CU

Winter  
Newsletter

[Yourbetterbankingchoice.com](http://Yourbetterbankingchoice.com)

1

## Credit Union Hours

Commerce City:

Mon-Thurs: 9am-5pm

Fridays: 8:30am-6pm

Saturday: 9am-1pm  
Drive Thru Only

Wheatridge:

Mon-Friday: 9am-5pm

## Skip-A-Pay

**The Holidays can be financially stressful, let us help!**

Skip a loan payment for November, December or January! Take advantage of putting your payment off for one month! There is a 35 Dollar fee to skip your payment, you must be current on the loan, and you cannot have skipped a payment within the last 12 months. Ask your teller to help you skip your payment this holiday season!

## From the CEO...

I hope this finds you doing well and cherishing all the amazing moments in life. As we continue to navigate through the ongoing pandemic, inflation, and uncertainty in the world, I hope you know that your Community Choice Credit Union team is prepared to help you continue to focus and build your financial dreams. The past years have been challenging. We have faced unprecedented times, heartache, financial challenges, and an uncertain future. However, during challenges, there are opportunities to gain experience, become strong, and to experience new journeys.

Our vision is to provide products and services focused on enhancing your money managing experience. Our goal is to provide options suitable for you to successfully manage your accounts and to build financial wealth!

We have products and services designed to assist you in achieving your financial goals. It all starts with our free credit score analysis program. This program helps us to create a plan designed around achieving your financial dreams.

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 tools used in all financial aspects. The 10-minutes spent with our team will provide you with a lifetime of benefit.

Additionally, I hope you take advantage of the products that we designed 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 – Great for closing loans
- Mobile banking – allows you to access your account 24/7. Stop in for a free demonstration
- External Transfer- Allows you to transfer between us and other institutions.

We continue to play an active role in the community and within our movement. We believe that together we are stronger, and that people helping people lifts all of us up! Please follow us on the various social media channels to know what we are doing so you can join us.

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](mailto:rthoen@yourbetterbankingchoice.com) or (303)287-8025x107.

With tremendous gratitude to be of service to you,  
Rainy Thoen, CEO/CPA

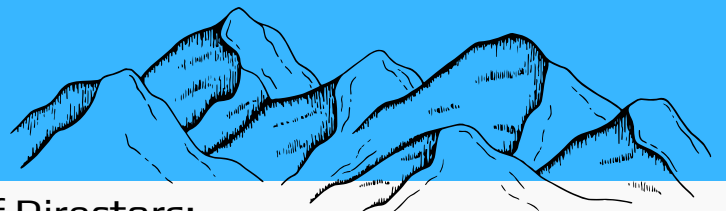


# YOUR VOLUNTEERS



It is with a heavy heart that we announce the passing of Jerry Smittkamp. Jerry served on our board of directors for over 30 years. His impact on and service to our credit union will be cherished for years to come. Our deepest condolences go out to his friends and family. He will be missed dearly.

The Credit Union is raising funds for Epic Experience in Jerry's name. Epic Experience is a local charity empowering adult cancer survivors to live beyond cancer  
<https://donate.epicexperience.org/JerrySmittkamp>



## Board of Directors:

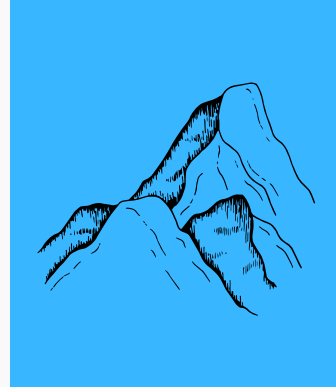
Debra Larsen, Chairperson  
Donald May, Vice Chairperson  
Karl White, Treasurer  
Barbara Peters, Secretary  
Miguel Garcia  
Joe Holeman  
Jack Hagaman  
George Last  
Dale Mingilton

## Supervisory Committee:

Rich Lemke, Chairperson  
Diane Molter, Vice Chairperson  
Jose Guardiola  
Christopher Kemm



# Loans and Products



## Round Up Savings

Round up the change on your transactions and have it transferred to any account you choose.

## Second Chance Checking

We offer an alternative checking account with some restrictions and stipulations for those with less than stellar banking history.

## I-TIN Checking

Our Primero checking is for those with an ITIN instead of a social! It is a full service checking with access to a debit card and personal checks!

2

## 2023 Closures

The Credit Union will be closed on the following dates at both locations;

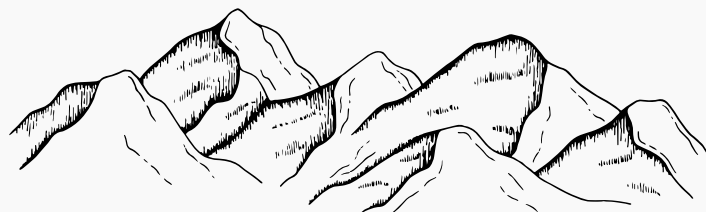
- January 2nd, New years
- January 16th, Martin Luther King Jr. Day
- February 20th, Presidents Day
- May 27th and 29th, Memorial Day
- June 19th, Juneteenth
- July 4th, Independence Day
- September 2nd and 4th, Labor Day
- October 9th, Indigenous peoples day
- November 11th, Veterans Day
- November 23rd, Thanksgiving
- December 23rd and 25th, Christmas
- December 30th, New Years

## I-TIN Lending

### No Credit, No problem

Here at Community Choice we pride ourselves on serving the under-served market. We offer all of our loans to those with ITIN numbers. If you have an ITIN but no credit score, there is no need to worry! We start those with no score at a reasonable rate . As you show positive payment history, we will work with you to lower the rate on your loan over its lifetime.

For a limited time we are offering ITIN Mortgages for just 5% down!



# Winter Warnings



**YOU WORK HARD, DON'T LET SOMEONE ELSE BLOW YOUR MONEY...**



Card Fraud comes to an all time high during the holidays. Here are just a few ways to protect your information:

- Use a prepaid card to purchase online items
- Do not allow your children to use your card on their devices, as that information is saved to the device in an unsecured way.
- Use two factor authentication on your devices to prevent a breach of security
- Never give your card information to anyone you have not verified, over the phone or online. We will never call and ask for your card information!



- Keep a close eye on your account using online banking, early detection can save you from a longer dispute process.
- Do not store your pin with your card.
- Only take one card shopping with you.
- Keep your card on the innermost part of your wallet or purse, this makes it harder to scan without your permission.

**3**

**Contact us**

*Phone: 303-287-8025*

*Fax: 303-287-5803*

*Lost or stolen cards: 1-888-241-2510*

*Info@yourbetterbankingchoice.com*

**Follow us on social media!**

