



# COLORADO CREDIT UNION

*Love where you live. Love where you bank.*

Member Newsletter

WINTER ISSUE 2021

## CCU RECEIVES INDUSTRY AWARDS

Colorado Credit Union is honored to have received two awards from the Credit Union National Association in 2020. In the virtual awards ceremony on December 10, CCU received first place for the Desjardins Award and second place for the Louise Herring Award.

Our program **"Teaching Teens to be Savvy Savers"** received the highest honor at the state level for our financial education program aimed at teens and young adults. As part of this program, CCU staff works with area high school teachers, both inside and outside the classroom, to provide a financial education program specifically geared towards teaching teens good, lifelong financial habits.

Receiving a second place award, **"Making a Difference During the COVID-19 Crisis"** highlighted the efforts of the CCU team to help businesses receive PPP loans. The tireless effort of several Colorado Credit Union staff was recognized for helping to save hundreds of jobs during the initial months of the pandemic.

Accepting the awards were Executive Vice President, Greg Hamilton (left), and Senior Marketing and Business Development Specialist, Whitney Thomas (right).



## INTRODUCING: RoundUp For Savings

Are you ready to jumpstart your savings? CCU has launched a new product to help members meet their savings goals. Colorado Credit Union's RoundUp for Savings works as an automatic savings account, where your debit card purchases are rounded up to the nearest dollar. Purchase "round-ups" are accumulated and transferred daily from your checking account to your savings/main share account.

Visit [www.ccu.org/save/roundup](http://www.ccu.org/save/roundup) for more information. To enroll, call 303.978.2274.



## 2021 Holiday Closures

**New Year's Day**  
January 1

**Martin Luther King, Jr. Day**  
January 18

**Presidents' Day**  
February 15

**Memorial Day**  
May 31

**Independence Day**  
Observing July 5

**Labor Day**  
September 6

**Columbus Day**  
October 11

**Veterans Day**  
November 11

**Thanksgiving Day**  
November 25

**Christmas Eve**  
December 24

**Christmas Day**  
December 25

**New Year's Eve**  
December 31

Have a safe and happy  
new year.

## SCAM ALERT: BEWARE OF FREE TRIAL PROGRAMS

2020 has been a busy year for fraudsters. Sadly, millions of Americans have fallen victim to scammers. One scam we have seen a lot of is "Free Trial Program" offers. Free Trial Programs are sophisticated techniques that often come with catches — very costly catches. Unfortunately, more and more people are falling victim to these types of scams.

When you receive a free trial offer, whether it's from an online ad, an email, text or other method, it is extremely important to read the fine print and know exactly what you are signing up for. Many of the free trial offers automatically enroll the buyer into an ongoing purchase program that incurs additional, hidden charges.

Common Free Trial Program scams include: Keto diet plans, Garcinia Cambogia, weight-loss coffee, Green CBD and anti-aging skin creams. Beware of celebrity endorsements used in advertisements. Many times celebrity names and images are used without their approval.

The Federal Trade Commission (FTC) recommends these tips to avoid hidden costs associated with Free Trial Programs:

- ◆ Research the company. Read what other's say about the company and the product.
- ◆ Look for PRE-CHECKED boxes. If you find any, uncheck them. These checked boxes may be authorizing future charges after the "free" trial or sign you up for additional products.
- ◆ Mark your calendar. Most free trials have a time limit (most commonly two weeks) to cancel or return the item by.
- ◆ Make a plan and look for the information on when and how to cancel future shipments or services.

Unfortunately, many of these programs do not qualify as fraud because the person signing up for the free trials has agreed to specific terms and conditions (usually found in the fine print). For additional fraud resources, visit: [www.ccu.org/resources/securitytips](http://www.ccu.org/resources/securitytips).

**CALL 720-981-2399 TODAY**

**DON'T WAIT**  
**REFINANCE NOW**  
**WHILE INTEREST**  
**RATES ARE LOW**

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