

MEMBER PRODUCTS & SERVICES



**Better Banking
Begins With Membership.**

HNCU CHECKING ACCOUNTS MADE SIMPLE

INTEREST-BEARING CHECKING

Earn dividends with a minimum balance as low as \$500!

\$7.50 month w/ min. balance below \$500

REGULAR CHECKING

Free

Visa Debit Card with Rainbow Rewards!	FREE	FREE
Unlimited Check Writing	FREE	FREE
Minimum Balance	\$500	NONE
Direct Deposit	FREE	FREE
Online Bill Payment (w/qualifications)	FREE	FREE
Online Statements	FREE	FREE
Online Banking	FREE	FREE

LOANS

MORTGAGES

In-house mortgage application process
Competitive rates and fees
Full array of mortgages available
Call 720-872-8619 for more information

HOME EQUITY LINES OF CREDIT

Lets you get cash fast when you need it.
Borrow up to 100% of home value
(With approved credit)
Interest paid may be tax-deductible
(Consult your tax advisor)
Provides cash for any purpose
(i.e. vacations, home improvements,
debt consolidation, etc.)

HOME EQUITY LOANS

An affordable way to
finance major purchases.
Fixed monthly payments.
Guaranteed fixed rate for the life of the loan
protects against rising interest rates
5, 10 year and 15 year loan terms available
Interest may be tax-deductible
(Consult your tax advisor)

AUTO/VEHICLE LOANS

Financing available for both new and used vehicles
(cars, trucks, motorcycles, boats, jet skis and more!)
Pre-approvals with no down payment
Repayment terms up to 84 months (Depending on age and value of car)
Fast approval and processing

SHARE SECURED LOANS

Loan limit tied to share or certificate account balance
Provides best interest rate on a secured loan
Repayment terms up to 60 months
Share account earns interest throughout the term of the loan

UNSECURED LOANS

Loan approval based on member's signature qualifications
(income, credit and character)
Loan may be used for any purpose
Loan limits up to \$10,000 (Depending on credit approval)
Repayment terms up to 36 months

SAVINGS

Special Accounts for all Family Members
Vacation/Summer/Holiday Accounts
Polar Bear and Teen Vision Accounts

SHARE CERTIFICATES

Higher dividend rates provide greater earnings
Dividends may be withdrawn at member's request
A variety of terms for maturity available
Early withdrawal penalties apply

IRA SHARE CERTIFICATES

Great dividends
Ask your tax advisor about the tax advantages
\$500 minimum balance
Early withdrawal penalties apply

IRA SHARE ACCOUNTS

Dividends tied to market rates
\$25 minimum balance
No set maturity rate
Can make deposits anytime

JOLLIFFE CAPITAL

INC., REGISTERED INVESTMENT ADVISOR

- Strategies tailored to your specific needs
- Stock portfolios
- Corporate, Municipal and Government Bonds
- Separately Managed Accounts
- Exchange Traded Funds
- Managed Mutual Funds at Net Asset Value
- Low-cost, no-load, no-surrender-fee variable annuities

MORE INFO

Free Online Banking

Free Online Statements
Free Bill Payer*

Shared Branches

Access to over 2,600 credit union branches nationwide with over 80 in the Denver area!
Search for locations at www.HNCU.org

ATMs

Access to over 25,000 no fee ATMs including ATMs in 7-Eleven stores!
Search for locations at www.HNCU.org

*with qualifications

303.451.1146

*Securities/Investment products offered through AFS Brokerage, Inc., Member NASD/SIPC. Investment Management and Financial Planning services offered through Jolliffe Capital, Inc., Registered Investment Advisor. No Credit Union Guarantee. May Lose Value. Not NCUA Insured.

Online Banking Resources

Online statements
Cross member transfers
Inter-institution transfers
Bill Pay and presentment
History download
E-mail Notification

HNCU Resources

Business Loan and Deposit Services (call for details)

Web Extras!

Shared Branch Locator
ATM Locator
Details on all HNCU products and services
Rainbow Rewards Directory
Free Annual Credit Report
Free auto buying assistance

www.HNCU.org