HOLIDAY EXPENSES
TOO MUCH TO BEAR?

Finance or refinance an auto loan with HNCU.

Highly Competitive, Low Rates
Refinance a Loan From Another Financial Institution
Fast & Easy Online Application
Local, On-Site Loan Approvals

We Finance New or Used Vehicles
Lower Monthly Payments
ACT NOW, LIMITED TIME ONLY

HNCU.org
Loan Department
303-450-2760
HNCU Main Line
303-451-1146

Interest will continue to accrue on your loan. Subject to credit qualifications. Limited-time offer. Offer not available on current loans held by HNCU. Refinances from other institutions or new loans only. May not be combined with any other offer.
Save on holiday shopping with lower rates & great rewards!

Enjoy more ways to save on holiday shopping!

**PLATINUM CARD**
- Manage balances with lower interest
- No Annual Fee
- No Balance Transfer Fee
- No Cash Advance Fee

7.99% APR*

**PLATINUM REWARDS CARD**
- Earn cash reward with 1 point for every $2
- No Annual Fee
- No Balance Transfer Fee
- No Cash Advance Fee

10.99% APR*

303.451.1146
HNCU.org/mastercard

*APR = Annual Percentage Rate. All loans require a completed loan application. Subject to credit qualifications. Limited time only. Foreign Transaction Fee: Up to 1% based upon the transaction. MC-17/0918

Ride higher for lower

Shop our great selection of quality used vehicles at cuautodeals.com

Preview our latest inventory of 1-3 year-old SUVs and Crossovers, priced under $17,500.

ENTERPRISE CAR SALES
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303-410-1632

Ask for details

Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company’s lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The “e” logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2018 Enterprise Car Sales. 105728 GS DI V1 7.18 DB
Choose to skip one monthly or two bi-weekly loan payments that are normally due in December 2018*. (Home Equity Loans Ineligible)

NAME

ADDRESS

PHONE

EMAIL

LOAN TYPE

ACCOUNT NUMBER

LOAN SUFFIX(ES)

I UNDERSTAND THERE IS A MANDATORY $25 FEE PER LOAN TO PARTICIPATE IN THE 2018 SKIP-A PAY PROGRAM ($10 from each participation fee will be donated to the Five Star Foundation.)

The fee may be taken from: [ ] Checking or [ ] Savings

SIGNATURE

DATE

COSIGNER’S SIGNATURE

DATE

*Certain restrictions may apply. All loans must be paid current through November and have had no delinquency on the loan for the past six months. Loans opened or that have skipped a payment in the last six months are not eligible. By skipping any loan payment(s) you extend your final loan payment by one month or two bi-weekly payments. Interest will continue to accrue on your loan(s). Contact us for specific details concerning your loans. Deadline for all loans will be December 3, 2018. Home Equity Loans of all types are NOT eligible for skip a payment. The number of loans which you wish to waive payment for must be included. I understand that by signing this participation form, my GAP Insurance and/or CreditLife/Disability coverage will not be extended beyond the original terms of my loan.

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HNCU’s annual flu clinic is scheduled for Thursday, October 18th from 9:00AM to 9:30AM in the HNCU branch with a Safeway pharmacist specialized in immunizations.

Influenza (Flu) Vaccine - $38.99

Most major health insurance plans including Aetna, Blue Cross, Cigna, Medicare, Tricare, United Healthcare and many others will be accepted at the clinic. For additional information please call 720-872-8619 and ask for LaTrice.

“Wait a minute, I got a flu vaccine once and still got sick.”

Even if you got a flu vaccine, there are still reasons why you might have felt flu-like symptoms:

• You may have been exposed to a non-flu virus before or after you got vaccinated. The flu vaccine can only prevent illnesses caused by flu viruses. It cannot protect against non-flu viruses.

• Or you might have been exposed after you got vaccinated but before the vaccine took effect. It takes about two weeks after you receive the vaccine for your body to build protection against the flu.

• Or you may have been exposed to an influenza virus that was very different from the viruses included in that year’s vaccine. The flu vaccine protects against the four influenza viruses that research indicates will cause the most disease during the upcoming season, but there can be other flu viruses circulating.

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SAFE STREET HALLOWEEN

SAT | OCT 27 | 5:30PM - 8:30PM

Trick or treating is one of the great adventures of Halloween for kids and adds to many childhood memories. In addition to all the fun and excitement Halloween offers, it’s important for children to be safe. Each year about 5,000 children attend this event and more than 3,500 pounds of candy are handed out. HNCU is proud to help sponsor this FREE event and for families.

Safe Street Halloween will be held Saturday, October 27th from 5:30PM to 8:30PM at Northglenn High School – 601 W. 100th Place.

DONATE HALLOWEEN CANDY

HNCU is a drop off location for Safe Street Halloween candy donations. Donations will be accepted through October 25th in our lobby to make sure all those Halloween bags are filled.
**WINNER’S CORNER**

$50 DEPOSIT TO SAVINGS ACCOUNT

Polar Bear Kids Club: **Leilani S.**
Teen Vision Club: **Keylonie F.**

A chance to win with every 5 deposits using your punch card.

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**HOLIDAY CLOSINGS**

Monday, October 8
Columbus Day

Monday, November 12
Veterans Day

Thursday, November 22
Thanksgiving

Monday, December 24
Christmas Eve
Closing at 12:00 PM

Tuesday, December 25
Christmas Day

Monday, December 31
New Year’s Eve
Closing at 12:00 PM

Tuesday, January 1
New Year’s Day

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**BETTER BANKING TESTIMONIALS**

"Makes life so much easier!"

**Grandma Sheryl, Google Play**
★★★★★
September 4, 2018

“The fingerprint scanner is very cool.”

**Kay Wilton**
★★★★★
August 18, 2018

**Have you tried the HNCU Mobile App?**

The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Google Play is a trademark of Google Inc.

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**TESTIMONIALS**

Better Banking

Have you tried the HNCU Mobile App?

The Apple logo is a trademark of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc. Android is a trademark of Google Inc. Google Play is a trademark of Google Inc.

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**Amendment 73, a statewide education funding measure and Ballot Issue 5C (a local mill levy override) will be on November’s ballot. This is a direct investment in our local, neighborhood schools – it’s guaranteed to go to our schools. Excellent schools lead to strong communities with strong property values. Please visit the Adams 12 Five Star Schools website for more information. Learn more.**

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**WE ARE LOCATED JUST OFF OF WASHINGTON STREET IN NORTHGLENNA AT:**

11455 PEARL STREET

NORTHGLENNA, CO 80233

**Office Hours**

Monday - Friday 9am-5pm

Monday - Thursday 9am - 5pm

Friday 9am - 6pm

**General Email**

hncue@hncu.org

**Horizons North Financial Planning Services**

970.223.2377

**Main Office**

303.451.1146 or 1.877.451.HNCU

Fax: 303.450.7422

12/24 Audio Response Phone Banking

303.451.1262 or 1.877.727.1262

Loan Department

303.450.2760

Horizons Online Support

720.872.8605

Online Bill Pay

1.855.239.2988

**Mastercard® Credit Card and Visa® Debit card Assistance Lines**

- 24-hour lost or stolen card reporting: is available during business hours by calling 303.451.1146 After Hours 1.800.682.6075, outside the US call collect 206-352-4950 or visit www.reportmycards.com

- 24-hour decline transaction assistance: is available during business hours by calling 303.451.1146, and after business hours by calling 1.888.526.0404.

- To dispute a card transaction: Please contact us during business hours by calling 303.451.1146.

**Mastercard® Credit and Visa® Debit Cardholders Report Planned Travel to a Foreign Country**

303.451.1146

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency.