



NEWSLETTER

WINTER 2024

PRESIDENT'S MESSAGE

As we bid farewell to an incredible 2023, we find ourselves reflecting on the remarkable journey we've shared with you, our valued members. Your support and generosity have not only made this year memorable but have also empowered us to make a positive impact on our community through various events and initiatives.

We want to express our deepest gratitude for your generous contributions to our community events throughout the year. Your donations have made a significant difference, touching the lives of many and reinforcing the sense of community we hold dear.

Looking ahead to 2024, we are thrilled to share some exciting news about what's in store for Coloramo and its members. Get ready for a year filled with innovation, cutting-edge technologies, and even more opportunities to connect with your community.

In 2024, we are still committed to bringing you the latest in financial technology to enhance your banking experience. Stay tuned for innovative solutions designed to make managing your finances more convenient, secure, and efficient.

Building on the success of our past community events, we are excited to announce an engaging lineup for 2024. Join us as we continue to support local initiatives, foster

connections, and create lasting memories with our members.

Click [here](#) to view the list of events we are putting on and organizations we are supporting together in 2024.

As we embark on this new chapter together, we want to assure you that our commitment to your financial well-being and the prosperity of our community remains our top priority.

Thank you once again for being an integral part of our Credit Union family. Your trust and support inspire us to reach new heights, and we can't wait to share the journey ahead with you.

We hope you had a joyous holiday season and wish you and yours a prosperous New Year!

Anthony Restivo
President/CEO



COLORAMO WILL BE CLOSED TO OBSERVE THE FOLLOWING HOLIDAYS:

- **New Year's Day:** Monday, January 1, 2024
- **MLK Jr. Day:** Monday, January 15, 2024
- **Presidents Day:** Monday, February 19, 2024
- **Memorial Day:** Monday, May 27, 2024
- **Juneteenth:** Wednesday, June 19, 2024
- **Independence Day:** Thursday, July 4, 2024
- **Labor Day:** Monday, September 2, 2024
- **Columbus Day:** Monday, October 14, 2024
- **Veterans Day:** Monday, November 11, 2024
- **Thanksgiving:** Thursday, November 28, 2024
- **Christmas Day:** Wednesday, December 25, 2024

READ & WIN: Hidden in this newsletter are two italicized birth dates. Find yours and be the first to call (970)243-7280, and \$25.00 will be deposited into your account!

FINANCIAL EDUCATION FOR ALL

Explore our YouTube channel and delve into our insightful blog posts by clicking below. Uncover a wealth of knowledge on diverse topics that will enhance both your financial sharpness and overall wellbeing.

Be sure to check back as we dive into the new year with new financial topics to explore!



NOW OFFERING STUDENT LOANS!

We believe in empowering students to achieve their education goals. Our cutting-edge student loan marketplace is designed to help you find the best student loan in a matter of minutes.

- Search for in-school and refinance loans that suit your unique situation.
- Explore competitive fixed and variable interest rates for ultimate personalization.
- Enjoy flexible repayment terms and options that fit your budget.
- Say goodbye to origination fees and prepayment penalties.
- Join us in May 2024 for an education forum for students! More details to come!



Learn More! 



REAL REWARDS

Exciting news for Coloramo Platinum Visa Credit Card holders!
Our Platinum card is now offering rewards! \$1 spent = 1 point earned.

Platinum card benefits:

- Earns rewards that can be turned into Cash Back, Travel, and Event Tickets for the member.
- Competitive, low interest rate
- Convenience of having their credit card where they bank, so all their finances can be in one place

In online banking:

- Click on the "Cards" tab
- Hover over your Platinum Visa card
- Click on "Card Rewards" button that pops up at the bottom of the card details.

[Not a Platinum card holder? Apply now!](#)

HOLIDAY SKIP-A-PAY

Yes! Holiday Skip-A-Pay is still available, until January 31, 2024!*

Apply below, by phone, or in person.

*The deadline for payment to skip is one week prior to payment due date. Some restrictions apply.

[Apply Here](#)

THE COLORAMO SCHOLARSHIP APPLICATION DEADLINE IS MARCH 31, 2024!

APPLY NOW!

- \$1,000 award
- Coloramo members only
- Must be currently enrolled at or have an acceptance letter from any U.S. college or trade school.

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Your Choice for 2024!

It's a new year and now is the perfect time to evaluate your finances. Take charge by choosing your term on a Certificate of Deposit and secure your financial future!

14 MONTH TERM @ 5.00% APY*
22 MONTH TERM @ 5.00% APY*

That is not a typo. 5.00% APY for 14 or 22 months. Your Choice for 2024.

Happy New Year!

*Annual Percentage Yield. Terms and Conditions may apply. Certificate Specials may expire without notice.

2024 GOLF TOURNAMENT

We are delighted to announce the return of the Western Colorado Hero Classic tournament, which promises to be a day filled with camaraderie, friendly competition, and opportunities to showcase your skills, as well as support the community.

Friday, June 14, 2024

Save the date for an unforgettable golf experience at the prestigious Redalnds Mesa Golf Course!

Proceeds will go towards
**Mesa County Search &
 Rescue and CareFlight!**

Register for the
 tournament



LOOKING BACK ON 2023...

In 2023, Coloramo enjoyed many opportunities to give back to the amazing valley we live and operate in, and we look forward to all that is to come in 2024. Through our efforts and the support of our members in the last year, we were able to raise funds of nearly \$8,500 for the Rotary Club of Grand Junction, \$2,000 for the Mesa County Fair and FFA Organization, as well as \$2,000 for the St. Mary's Foundation. Additionally, we enjoyed being able to continue our sponsorship of Colorado West Performing Arts performances, along with many other local organizations that positively impact our community.

Pictured on the right is just a portion of the 416 lbs. of food that you, our members generously donated as a part of our annual Thanksgiving food drive. Thank you so much to everyone who helped make our food drive, as well as the Toys for Tots toy drive successful, and for supporting our friends and neighbors here in Mesa County. 10/07



PLEASE REVIEW THE ANNUAL FEE SCHEDULE DISCLOSURE FOR 2024:



Par Value of One Share	\$1
Overdraft(ODP) - Return Item (NSF)	\$30 / Item
Check Copy	\$5 / Copy
Check Substitution	\$15 / Check
Fresh Start Share Draft	\$8 / Month
Share Draft Checks	Price Varies
Stop Payment	\$30 / Request
Items Sent for Collection	Price Varies
Business Account	\$6 / Month
Business Account Transactions (Items)	125 Free - \$0.25 / Each After
Business Plus Account	\$18 / Month
Business Plus Account Transactions (Items)	300 Free - \$0.25 / Each After
Account Reconciliation (1 Hour Min.)	\$25.00 / Hour
Account Research	\$30.00 / Hour
Teller Check	\$3.00 / Each
Money Order	\$2.00 / Each
Online Payment/ Deposit	\$5.00 / Per Transfer
Online Payment/ Deposit Recurring Setup	\$3.00 / Setup
Temporary Checks	\$2.00 / 4 checks

FEE & SERVICE CHARGE SCHEDULE

ACH One-time Origination (Out/Incoming)	\$5.00 / Setup
Coin Exchange (Amounts over \$50)	5.00% / Per transaction
EFT Return Due to Overdraft	\$30.00 / Item
External Account Transfer Fee	\$2.00 / transfer
Foreign Wire Transfer (Incoming)	\$5.00 / Transfer
Foreign Wire Transfer (Outgoing)	\$40.00 / Transfer
Domestic Wire Transfer (Incoming)	\$5.00 / Transfer
Domestic Wire Transfer (Outgoing)	\$25.00 / Transfer
Legal Document Processing (1 Hour Min.)	\$75.00 / Hour
Garnishment/Levy/Lien Processing	\$25.00 / Item
Inactive Share Account (after 12 months)	\$10.00 / Month
Request for Receipt by Mail	\$1.00 / Item
Reg D Excess Limit	\$10.00 / Item
Return Mail Processing (Per Account)	\$15.00 / Month
Statement Copy	\$5.00 / Statement
Safe Deposit Box (Pricing Range)	\$20.00 - \$80.00 / Year
Personalized Debit/Credit Card	\$5.00 / Card
Replacement Debit/ Credit Card	\$12.00 / Card
Cash Advance Over the Phone/ In Person	\$12.00 / Transfer
Photocopies	\$2.50 / Page

Kids ZONE

Savvy money suggestions with
Sammy the Saving Squirrel!



Sammy's Super Savings Tip:

Explore Your Talents and Offer Services

Identify your interests and talents, such as drawing, pet care, or helping with chores. Offer your services to family, friends, or neighbors. For example, you could create handmade cards, walk dogs, or assist with tasks like yard work. Not only will you earn some extra money, but you'll also learn about responsibility, time management, and the satisfaction of earning money through your efforts. It's a great way to turn your skills into a small business and discover the joy of entrepreneurship!



Paper Polar Bear on Ice Craft

You Will Need:

- 2 pieces of white card stock paper
- Watercolors
- Scissors
- Black marker
- Googly eyes
- Glue

Instructions:

1. Start by painting a whole sheet of white paper with blue watercolors to make it look like ice. Let dry.
2. Cut out the polar bear's body, legs, nose, and face. Don't forget to give it ears!
3. Take a black marker and add all the polar bear's details. Glue the pieces on top of each other in the middle of the page. Glue on the eyes, and you're done! **Source: craftymorning.com**



Main Branch
516 28 Road
Grand Junction, CO 81501

Orchard Mesa Branch
2706 Highway 50
Grand Junction, CO 81503

Fruita Branch
333 W. Aspen Ave,
Fruita, CO 81521



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