



# Running Low on Cash and Need a Jump Start?

With auto loan rates as **low as 2.99% APR\***  
Plus 90 Days No Payment!  
**We'll have you seeing GREEN in no time!**

That's Right! Bring your current Auto Loan with another Financial Institution to WC and **WE'LL GIVE YOU \$1000 PLUS A FREE EMERGENCY ROADSIDE KIT!\***

\* APR Annual Percentage Rate is based upon approved credit and 24 month term.



**Sweep up the Savings**  
**Hurry Time is**  
**running out!**

You still have time to **SKIP** Your  
January **PAYMENT!\***

\*To take advantage of this program, a loan must be at least 6 months old and may not have been 30 days delinquent in the past 12 months. Close- End Auto Loans Auto loans signed at the dealership will require additional documents to extend your payment and Real Estate loans are excluded. \*\*\$20 of the fee will be donated to a non-profit organization and the remaining \$20 is an administrative fee for the Skip a Payment program. \*\*\* By signing I agree to resume regularly scheduled payments the following month after skipping a payment. I understand that by skipping a loan payment, finance charges continue to accrue and I am responsible for any additional payment(s) that may be added to the end of my loan term.

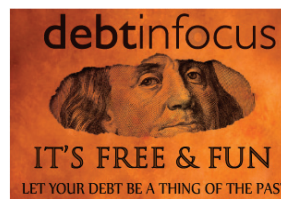
**We've got  
the Nuts and  
Bolts!**

*With mortgage  
rates at an  
all time low,  
now is the  
time to lock in  
your future!* Or

REFINANCE your  
current loan!

**Plus receive a "Goodie Bag of  
Cleaning Supplies and a \$50.00  
Home Depot Gift Card!**

**Dust off your  
Finances with  
Debt in Focus!**



## Privacy Notice December 2010

White Crown Federal Credit Union is owned by you, our member, and run by the board of directors you elect.

Keeping your financial privacy is a top priority. We are required by law to give you this privacy notice explaining how we collect, use, and safeguard your personal financial information. If you have any questions please call us at 303-534-4448 or 800-280-0071.

White Crown will never sell your name and address to any mailing lists or merchants. We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider.

Under these agreements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide them.

### Information We Collect and Disclose About You

We collect the following non-public personal information about you from a variety of sources and may disclose all of the information we collect to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

From membership and loan applications and other forms, we obtain information such as name, address, social security number and income.

From your transactions with us or other companies that work closely with us to provide you financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.

From consumer reporting agencies, we obtain information such as your creditworthiness and credit history.

From verifications of information you provide on applications and other forms, we obtain information from current and past employers, other financial institutions and other sources listed on the application.

We may disclose information we collect about you, as described above, as permitted or required by law.

These disclosures typically include information to process transactions on your behalf, conduct operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

We are permitted by law to share information about our transactions or experience with you. However, information taken from credit reports will not be exchanged or shared with anyone.

We will not e-mail messages requesting confidential information such as account number, passwords or personal identification number (PINs).

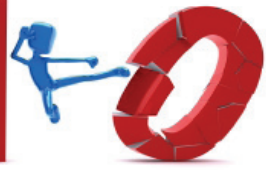
If you terminate your membership with White Crown Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

### How We Protect Your Information

We restrict access to non-public personal information about you to those employees who have specific business purpose in utilizing your data. Our employees are trained in the importance of keeping confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and industry practices to safeguard your non-public information.

White Crown Federal Credit Union  
1515 Cleveland Place Suite 100  
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Denver CO 80201  
303-534-4448 | 800-280-0071  
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# 2011



## Does your bank have you feeling a little worn out?

Whether you are already a Credit Union Member or not, you may be wondering what the difference is between your local credit union and your local bank -- or perhaps you're not really wondering at all and you assume they're pretty much

the same. A major big difference between credit unions and banks is where the profits go. When you're doing business with a bank, the investors of that bank are reaping the profits of the institution. However, credit unions are "Not-For-Profit" entities. When you're doing business with a credit union the profits of that credit union are being returned to the members of the credit union in the form of lower loan interest rates and higher dividends - **PLUS SUBSTANTIAL FEE DIFFERENCES!**

## At White Crown... we'll leave your BANK in the D.U.S.T.

By Delivering Unbelievable Service TODAY

**REFER A NEW MEMBER, AND WE WILL GIVE YOU**

# \$25 CASH

**IT'S FAST AND EASY, SIMPLY**

**Refer your family members or co-workers to White Crown Federal Credit Union!**

**New members can take advantage of our awesome "New Member Specials!"**

- **When they join, you'll receive \$25.00 CASH!**

## TurboTax



Choose *Easy*.

White Crown Federal Credit Union Members **Save 10% on TurboTax Online Deluxe Edition!**

Choose the tax filing option that is best for you and finish your taxes today! With TurboTax it's easy to do your taxes right:

- Maximum Refund Guaranteed
- 100% Accurate Calculations
- Fast Refund —in as few as 8 days with e-file and direct deposit

If you prefer to prepare your own taxes online, simply visit us at [www.whitecrown.org](http://www.whitecrown.org) and click on the banner.

## JACKSON HEWITT® TAX SERVICE

**Save \$30.00 on Jackson Hewitt Tax Preparation - Relax and Let a Local Jackson Hewitt Tax Professional Prepare Your Taxes:**

Preparing your own tax return can be a complicated and confusing process. The professionals at Jackson Hewitt Tax Service® can answer your tax questions and make sure you get every deduction and credit you deserve. With over 6,400 offices throughout the country, we're there for you before, during and after tax time. Come to Jackson Hewitt today. Get every dollar you deserve.

- Quality tax preparation-great value
- We know all of the latest tax laws and changes
- No appointment necessary
- FREE electronic filing with paid tax preparation



## A note from the President: Kerry Spradling



Out with the Old - In with the New: Change is coming to WC!

I would like to thank you our MEMBERS! Our growth and financial security is a direct result of YOU... thank you for making 2010 such a successful year ~ We are very grateful for your continued support of White Crown Federal Credit Union. This past year has seen a multitude of changes with the economy and economic turmoil of our country and community. During these endeavors, White Crown Federal Credit Union has strived to continue to offer you low rates and products geared toward making your life easier.

As 2011 is now upon us, we have a lot of exciting changes to push out to you this year. So get ready to "PARDON OUR DUST..." During the 1st Quarter of 2011 we will begin to implement our involvement in CUSN (Credit Union Service Network) allowing us to process transactions for other Credit Unions as well. We also want DEBT to be the last thing on your mind this new year. Check out "Debit in Focus" located on our website and give it try today. It is completely confidential and can help assist you with a budget or payment plan to eliminate your Debt.

White Crown is also focusing on establishing a portfolio of services to make us a one stop shop for all your financial needs. One major area of interest is our 1st Mortgage Offerings - with rates at an all time historic low, look no further then WC to provide you with a new or refinanced mortgage loan. Contact Jessica today, and find out what we can do for you!

As always, White Crown Federal Credit Union is here for our members. Our door is always open, stop by or call today.

**WHITE CROWN**  
FEDERAL CREDIT UNION  
Trusted Service - Loan Experts - Since 1951

# PARDON OUR DUST

It's to better serve you!  
**CONNECTIONS Winter 2011**

