



# **John McCloy**

*President/CEO*

Westerra Credit Union

*Denver, Colorado, USA*

# Westerra Credit Union

- Organized in 1934 by Denver Public Schools teachers
- Four credit unions merged together – 2005-2009
  - Denver Public Schools credit union
  - Jeffco Public Schools credit union
  - Safeway grocery store credit union
  - City of Aurora community (former military) credit union
- Expanded field of membership - today everyone in the full Denver metropolitan community can join Westerra
- \$1.4 Billion in assets - serving 105,000 members
- *We maintain our focus on our members – through financial education and supporting our local community*

# The Westerra Brand Strategy

*Who We Are. What We Do. Why It Matters.*

- We ask members to tell us what they value most about Westerra
  - They submit photos, stories and videos on our website, in our branches and on social media
- We incorporate their testimonials into our marketing and communications
  - Members tell us how we made a difference in their lives
  - Members talk about our traditional values and our historic, local legacy that competitors simply don't have
  - People tell us they like using a local cooperative that they own
- Member testimonials are incorporated in all employee training programs
  - Employees feel their work has purpose
  - They are helping to change people's lives
- People choose to use companies that share their same values



**THE WESTERRA BRAND**  
*Who we are. What we do. Why it matters.*



*For Schools, Community Groups and Non-Profit Organizations*

# Fundraising Program

- Westerra donates \$52.80 to schools or non-profit organizations for every account they refer that is opened at the credit union.
- Students can obtain a free debit card with their school colors and mascot.
- For every loan, checking or savings account opened by parents, family and friends, \$52.80 is donated to the school or organization.
- Promotes financial literacy for students and families.
- Aligns Westerra's community giving with business growth goals.



**EARN \$52.80 FOR THE GREEN MOUNTAIN HIGH SCHOOL MARCHING BAND!**

Westerra Credit Union will donate \$52.80 for each account you open!

<p><b>For Students:</b></p> <p><b>OPEN A SAVINGS ACCOUNT</b></p> <ul style="list-style-type: none"><li>• Start your student on the right financial track with a credit union account.</li></ul> <p><b>GET FREE CHECKING with a Free Debit Card</b></p> <ul style="list-style-type: none"><li>• No monthly fees or minimum balance</li><li>• 1000 free ATMs in Colorado</li><li>• Using only a Visa® debit card (no checks) eliminates the possibility of overdrawing your account and being charged a fee. If there are no funds to cover a debit card purchase or ATM transaction, the transaction will simply be denied.</li><li>• Parent or guardian must accompany students under age 18 with valid identification to open their accounts.</li></ul>	<p><b>For Parents, Family and Friends:</b></p> <p><b>CHOOSE ANY OF THESE SERVICES:</b></p> <p><b>Visa® Debit Card</b>—Free checking, 1000 free ATMs, free Mobile Banking</p> <p><b>Visa® Credit Card</b>—Free balance transfers, low rates, cash-back rewards</p> <p><b>Auto Loans</b>—Low rates on purchase or refinances</p> <p><b>Home Equity Lines of Credit</b>—Low rates for home improvements, tuition, weddings or other special purposes.</p> <p><b>Mortgages</b>—Refinance or purchase at today's low rates.</p> <p><b>CDs, IRAs and Money Market Accounts</b>—Compare our rates! Choose the rates and terms that work best for you.</p>
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Find out why more Coloradans are choosing Westerra — your not-for-profit school district credit union.

**STOP BY ONE OF OUR LOCATIONS TODAY TO OPEN YOUR ACCOUNTS.**

Everyone in the 7-county Denver metro area can participate!  
200 Locations. 1000 Free ATMs. | 303-321-4209 | westerracu.com

**westerra** CREDIT UNION

## *Focus on Members' Individual Financial Needs*

# Financial Checkups

- Meet with members to conduct a needs assessment
  - Ways to save them money on loans
  - Strategies to save money for the future
  - Review credit score
  - Offer what they need – *not simply a featured product of the month*
  - They receive a free Fitbit, too!



- Positions Westerra as a trusted advisor and a resource for financial education – a valued partner for their family and their community