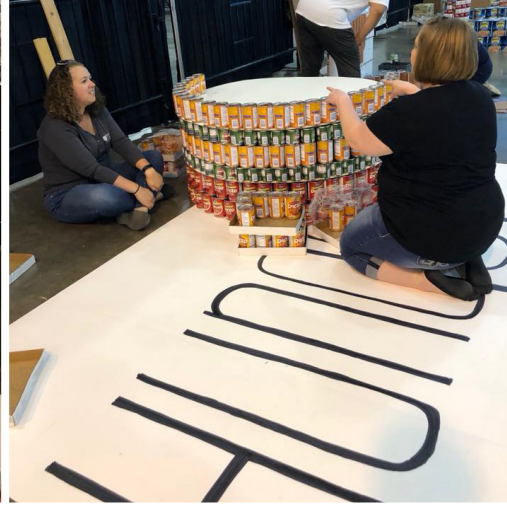




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Annual Meeting Agenda

- 1. Call to Order**
- 2. Ascertain if Quorum is in Attendance**
- 3. Approve Agenda**
- 4. Approve Minutes from the 84th Annual Meeting**
- 5. Nominating Committee Report**
- 6. Chairman's Report**
- 7. Treasurer's Report**
- 8. Supervisory Committee Report**
- 9. Credit Officer's Report**
- 10. President's Report**
- 11. New Business**
- 12. Unfinished Business**
- 13. Awards**
- 14. Adjournment**

84th Annual Meeting Minutes

Monday, April 15, 2019 · State Armory Event Center, Greeley, Colorado

Board Members in Attendance: Mike Thacker, Terry Urista, Lyle Achziger, Rhonda Kaley, Tim O'Toole, Tim Cole.

Staff and Volunteer in Attendance: Russ Dalke, CEO; Meagan Barrett, VP of Operations; Donni Clark, Supervisory Committee Chair; Kris Rockwell, CFO; Paul Kiekhaefer, Director of IT; Amy Driver, Marketing Manager; Amber Cecil, MSR Supervisor; Ashley Carmin, MSR; Heather Green, Loan Officer; Tony Hernandez, Loan Officer; Perla Chacon, MSR; Sharon O'Connor, MSR; Sheryl Rhodes, MSR; Tom Honohan, MSR; and Sarah Trumbo, Administrative Assistant.

Members in Attendance: Cindy Richau, Robert Richau, Maryann Urista, Nancy Lee Meilahn, Charles Olmsted, Elaine Krominga, Dennis Krominga, Jeanine Lewis, Phil Bingham, Bill Nesse.

Call to Order and Quorum: Mike Thacker ascertained that a quorum was in attendance and called the meeting to order at 6:34 p.m.

Agenda: Mike asked if there were any additions or corrections for the agenda. Hearing none, Mike asked for a motion to approve the agenda as presented. Charles Olmsted moved to approve the agenda as presented. Jeanine Lewis seconded the motion. All members approved. Motion carried.

Minutes: Mike asked if there were any additions or corrections to the minutes as presented in the 2018 Annual Report. Hearing none, Mike asked for a motion to approve the minutes from the 83rd Annual Meeting as presented. Terry Urista moved to approve the minutes as presented. Bill Nesse seconded the motion. All members approved. Motion carried.

Nominating Committee Report: Rhonda Kaley presented the Nominating Committee report. She introduced the Board of Director member nominee Chris Hoecher. It was noted that Chris has agreed to a three-year term. Incumbent Board of Director members were identified as listed in the report and the term length they have agreed to serve. Correction to the report; Christ Hoecher will serve a three-year term. Mike asked if there were any nominations from the floor. There were none. Maryann Urista moved to approve the nominating committee's recommendation for Board of Directors and the terms as presented. Bill Nesse seconded the motion. All members approved. Motion carried.

The nominating committee recommended Gosha Croiter and Alexis Marquez, both UNC students, be approved as members of the Supervisory Committee, each for a one-year term. Mike asked for any nominations from the floor for members to the Supervisory Committee. None were presented. The board of directors will approve the recommendation at the next board meeting.

Chairman's Report: Mike Thacker presented the Chairman's Report as presented in the 2018 Annual Report. Mike introduced the members of the 2019 Board of Directors to attending members. He announced that Sean McGill and Dave Sorenson have resigned from the board of directors before the end of their terms due to work commitments and thanked them for their time and contribution.

Our expansion into Larimer County has been successful. Membership and loan growth in the Berthoud community has been positive. We look forward to continuing to build that relationship. The expansion of the building at 2901 27th Avenue is under way.

Rates to our members will see fluctuation this year considering the Federal Reserve's announcement they will not be raising rates for the remainder of the year. NCCU will need to be cautious of holding long-term loans and will discontinue long-term investments until construction of the addition at 2901 is complete.

2018 was a successful year for NCCU and the board of directors will strive to help 2019 even better. Mike asked if any member had any questions. None were presented.

Treasurer's Report: Terry Urista presented the Treasurer's Report. Gross income to assets, cost of funds, net margin, return on assets, capital ratio and financial statements were reviewed.

Terry reported that 2018 was a great year. Growth in memberships and loans are a major factor in the success of the year. CD rates offered to members are excellent and reflect the success of the credit union. Please direct questions to Kris, CFO, regarding any of the reports presented in the Annual Report.

Terry asked for questions on any of the information provided. None were asked.

Supervisory Committee Report: Donni Clark reviewed the Supervisory Committee's report at presented in the 2018 Annual Report. She noted that there are currently five UNC students on the committee, with three graduating in May. The remaining two will remain until they graduate next spring. Students serve on the committee to help meet graduation requirements.

All audits and examinations had no significant findings and showed that Northern Colorado Credit Union is operating in an orderly and accurate manner.

Donni thanked staff for their support as the committee asks questions about process and procedure during their audits. She asked if the members had any questions for her. Mike announced that Donni will not be continuing as chairperson for the Supervisory Committee after her term ends this year. No questions were asked.

Credit Officer's Report: Meagan Barrett gave the Credit Officer's report Loan statistics, including charge-offs and delinquency ratios were reviewed.

Meagan gave special kudos to the loan officers for outstanding performance in 2018. Because of their hard work, loan disbursements were well above 2017 numbers and helped NCCU reach its highest loan balance on record. Low unemployment rates have also contributed to 2018's loan growth and very low charge-off amounts.

Berthoud has been a great community for NCCU. With just over only 6 months of operations, the lending team originated an outstanding amount of \$2.4 million in loans. We are excited to continue growing this relationship.

In 2019, we will use national lending trends to offer products and services to our members while managing the risks to the credit union and our members. Quality credit will also continue to be a focus.

No questions were asked regarding the Credit Officer's Report.

President's Report: Russ Dalke presented the President's report as submitted in the 2018 Annual Report. Expansion into Berthoud, the addition to 2901, indirect auto loans, mortgage and commercial loans, and giving to our community were reviewed.

NCCU is the first, and only, credit union to open in Berthoud. This branch is to help better serve our Larimer County members. We look forward to continued success in this community.

Construction on the branch at 2901 s 27th Avenue has begun. The new teller line has been completed and work on the new entry way has started. The addition will add approximately 3,000 square feet and allow all NCCU staff members in Greeley to be house at one location.

In 2018, we restructured our indirect lending program to add more value incentives to dealer to use NCCU for auto loans. This dramatically increased our indirect lending portfolio. State examiners had concerns about the large volume and risk associated with hold so many of these types of loans. To follow recommendations from examiners, we made changes again to the program. We feel the revision will still be highly competitive.

In funding mortgage loans, participating in funding commercials loans, donating money and volunteer hours, NCCU helps build the communities in Weld and Larimer Counties. All this is part of being Community Minded.

As part of the goal of growing our membership growth, new products and services will be introduced that will appeal to the younger citizens of our communities.

Russ asked if anyone had questions about his report. Bill Nesse asked what is the next target area for growth? Russ replied that west Greeley, Johnstown at I-25 and Highway 34, south Loveland are all possibilities, even a cashless branch. All this requires more study before further action will be taken. Robert Richau asked what the plans are for the 1503 9th Avenue building. Russ stated that it will be listed for sale. No other questions were presented.

Unfinished Business: Mike asked if there was any unfinished business. No unfinished business was presented.

New Business: Mike opened the floor for New Business. No new business was presented.

Awards: Russ Dalke and Meagan Barrett presented awards. Heather Green was presented with the award for Employee of the Year and Terry Urista was presented the award for the Volunteer of the Year. A gift-basket drawing was conducted, and the winner was Lyle Achziger. Congratulations to everyone.

Adjournment: Mike Thacker asked if there were other items of discussion or review. Hearing none, he asked for a motion to close the meeting. Charles Olmsted moved to close the 84th Annual Meeting. Rhonda Kaley seconded motion. All members approved. Motion carried. Mike thanked all in attendance for their support and adjourned the meeting at 7:25 p.m.

Respectfully submitted,

Lyle Achziger, *Secretary*

Mike Thacker, *Chairman*

Nominating Committee Report

The Nominating Committee members were Mike Thacker- Chairman, Tim O'Toole and Russ Dalke.

The committee has nominated and recommended to the Board of Directors five candidates listed below to fill seven available positions on the Board. Bylaws allow NCCU to have a board consisting of five to nine volunteer Members. Approval of these candidates will give NCCU a board of seven volunteers. All candidates are qualified to fill their selected positions and have been approved by the current Board of Directors.



1 AWESOME Expansion & Remodel

Board of Directors	Term
Tim O'Toole	2 Year/Incumbent
Terry Urista	2 Year/Incumbent
Andy Luark	3 Years
Zerrick Shanks	3 Years
James Welch	3 Years

The committee nominated and recommends for appointment to the Supervisory Committee the three candidates listed below. Carter Knepp and Alexis Marquez are students from the University of Northern Colorado who are working on degrees in business related areas. Michael Thacker is the current Board Chairman and has previously served on the Supervisory Committee. Each candidate is qualified to fill their selected positions and have been approved by the Board of Directors.

Supervisory Committee	Term
Michael Thacker, Chair	3 Years
Carter Knepp	1 Year
Alexis Marquez	1 Year

The Nominating Committee would like to thank the candidates for their time and effort. We are always looking for individuals who have leadership and governance skills and a desire to volunteer to help promote the needs of the Credit Union and the Membership.

Respectfully Submitted,

Michael Thacker, *Committee Chairperson*

Chairman's Report

It is my duty and privilege to report to you on behalf of the Board of Directors of Northern Colorado Credit Union. The members of the Board of Directors for this past year were **Lyle Achziger, Tim Cole, Rhonda Kaley, Chris Hoecher, Tim O'Toole, Terry Urista and me, Mike Thacker**. Unfortunately, Rhonda has resigned from the board and will not be serving the remainder of her elected terms.

This past year we completed the expansion of our facility at 2901 27th Avenue, and were able to sell the building at 1503 9th Avenue. More information about these will be given in the CEO/President report.

The economy continued to grow in 2019, with the oil and gas industry maintaining strong drilling and production, building was stronger with increases in building permits as our community population continues to grow, and our local economy continues to improve.

Our loan portfolio and deposits had another increase for 2019. Our credit union again had very low write offs last year. Our rate of return on assets increased to .67%. Interest rates are falling and our interest rates for most products remain among the most competitive in our area. Rates for borrowers and savers will continue to see some fluctuation as the world is now dealing with the coronavirus. This means we must continue to be careful not to hold too many long-term loans at low rates.

Membership growth remains our highest priority for 2020. This will require a sustained effort on the part of our management to continue to get our message out about the great things this credit union can offer its members:

- We continue to emphasize traditional credit union values, focusing on our members and friendly service for both our depositors and borrowers.
- We strive to have low rates for borrowers and high rates for savers, consistently maintaining our financial integrity.
- Our financial position continues to be very solid with 11.7% capital. Maintaining a high level of financial strength gives us the ability to weather through these financial times and provide additional services to our members.
- Total assets are \$63.6 million.
- Our delinquency rates and charge-offs remain very low by industry standards. We are grateful for members who do a good job of managing their finances and for our management that has been prudent in making loans.
- Our loan-to-share ratio was 81.8% at year-end. Making loans to our members is the best and most productive use of deposits.

Our credit union achieved great advances again this last year as Russ Dalke continues as our President and CEO, Meagan Barrett as our VP of Operations and Kris Rockwell as CFO. We are excited to begin another year under their continued leadership.

I want to extend my personal thanks to the members of the Board of Directors for all the time they have given as volunteers to insure that this credit union continues to provide top-rate service. These individuals have been instrumental in helping the credit union grow and be successful.

I want to extend my appreciation and gratitude to Donni Clark, Chair of the Supervisory Committee and her volunteers who continue to insure that our credit union remains compliant with regulations and policy.

I would encourage any member who would like to become more involved in this credit union to volunteer to serve either on our Supervisory Committee or Board of Directors. You can contact either Russ Dalke or me for more information.

And finally, my heartfelt thanks to our managers and all the staff who are the faces of our credit union that meet our members needs and fulfill our credit union's daily requirements. Without them and their loyalty to serving our members, we could not continue to be the success we have become.

Respectfully submitted,

Mike Thacker, Chairman



COMMUNITY SERVICE

Treasurer's Report

I am pleased to report the 2019 financial results for Northern Colorado Credit Union. Your credit union had a return on assets of 0.67% and reported net income of \$410,251. \$142,423 of our net income was a result of non-operating gains from the sale of our 1503 9th Avenue facility. NCCU's assets grew just under \$5.4 million or 9.25% and finished 2019 with assets of \$63.7 million. Our loan portfolio grew slightly at 6.04% or roughly \$2.6 million while our Member deposits increased over the prior year by \$4.9 million or 9.63%. Other notable financial ratios for 2019 include:

Operating Expense	3.09%
Cost of Funds	0.78%
Net Margin	3.67%
Net Worth	11.7%

Northern Colorado Credit Union's capital ratio at year-end 2019 at a healthy 11.7%. NCCU has made a significant investment in facilities and infrastructure over the last 18 months. These investments together with an unanticipated decrease in lending will provide challenges to the credit union going forward. Financially, NCCU has a strong capital ratio that will allow the credit union to manage through such lean lending years.

NCCU's delinquency and net charge-off ratios combined are 0.33% which is 0.97% lower than the national combined average of 1.30%. Our loan credit quality continues to remain strong.

We consistently offer top-of-market interest rates on deposits and extremely competitive loan rates for both savers and borrowers respectively. As the Treasurer of Northern Colorado Credit Union, it is my belief the financial data presented in this report is true, accurate, and presents a fair representation of the financial condition of Northern Colorado Credit Union.

2019 Financial Statements follow.

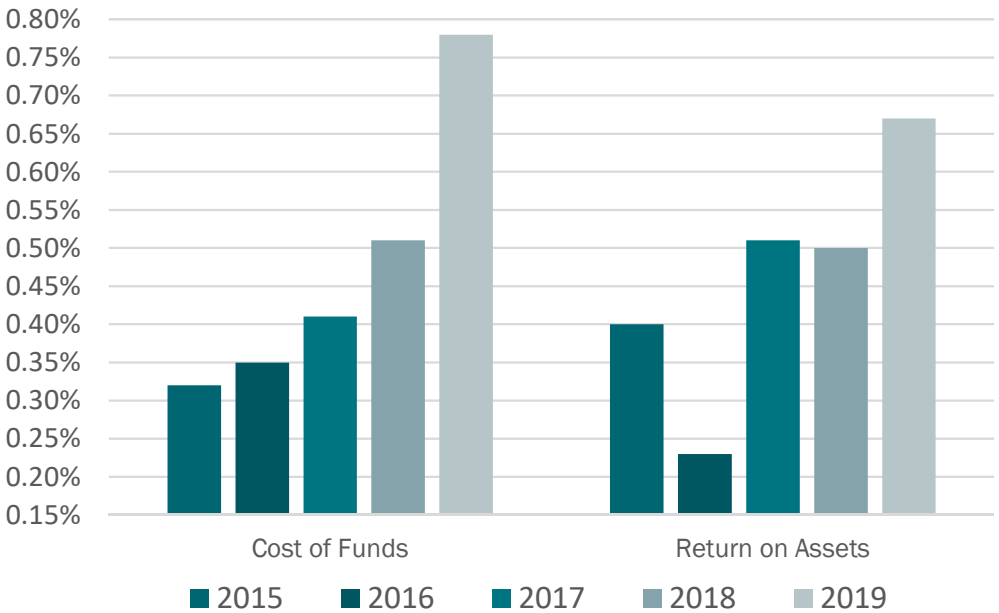
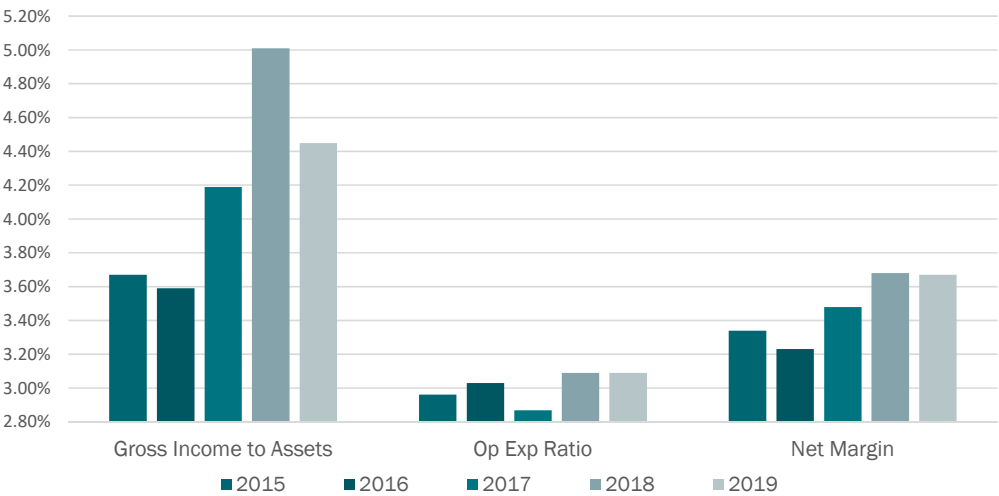
Respectfully Submitted,

Tim O'Toole, *Treasurer*

STATEMENT OF INCOME & EXPENSE	2019	2018
Interest on Loans	\$ 2,106,615	\$ 1,804,885
Interest on Investments	\$ 310,500	\$ 258,395
TOTAL INTEREST INCOME	\$ 2,417,116	\$ 2,063,279
Interest and Dividend Exp	\$ 477,558	\$ 285,163
Borrowing Expense	\$ 7.39	\$ 0.09
TOTAL INTEREST EXPENSE	\$ 477,565	\$ 285,163
NET INTEREST INCOME	\$ 1,939,550	\$ 1,778,116
Compensation & Benefits	\$ 963,351	\$ 905,214
Conferences & Travel	\$ 27,218	\$ 26,341
Office Occupancy	\$ 125,185	\$ 110,433
Office Operations	\$ 458,469	\$ 419,501
Educational/Promotional	\$ 89,742	\$ 99,793
Loan Processing	\$ 106,583	\$ 95,807
Professional & Outside Services	\$ 103,229	\$ 85,587
Other Expenses	\$ 12,962	\$ (164)
Provision for Loan Loss	\$ 84,000	\$ 60,000
TOTAL OPERATING EXPENSE	\$ 1,970,738	\$ 1,802,512
Other Operating Income	\$ 299,016	\$ 297,574
Non Operating Gain/(Loss)	\$ 142,423	\$ 10,000
TOTAL EXPENSE	\$ 2,448,303	\$ 2,087,675
TOTAL INCOME	\$ 2,858,554	\$ 2,370,854
NET INCOME	\$ 410,251	\$ 283,178

STATEMENT OF FINANCIAL CONDITION	2019	2018
1st Mortgage Loans	\$ 13,075,736	\$ 13,173,529
2nd Mortgage Loans	\$ 8,431,166	\$ 7,835,031
Secured Loans	\$ 6,942,691	\$ 6,907,368
Indirect Auto Loans	\$ 5,866,776	\$ 5,399,275
Credit Card Loans	\$ 759,827	\$ 706,964
Unsecured Loans	\$ 282,057	\$ 426,788
Participation Loans	\$ 10,634,796	\$ 8,924,675
TOTAL LOANS	\$ 45,993,049	\$ 43,373,628
Allowance for Loan/Lease Losses	\$ (203,174)	\$ (137,579)
NET LOANS OUTSTANDING	\$ 45,789,875	\$ 43,236,049
TOTAL CASH	\$ 3,882,028	\$ 3,882,463
TOTAL INVESTMENTS	\$ 8,799,453	\$ 6,816,330
TOTAL OTHER ASSETS	\$ 5,208,510	\$ 4,354,329
TOTAL ASSETS	\$ 63,679,866	\$ 58,289,171
TOTAL LIABILITIES	\$ 297,545	\$ 273,198
Regular Shares	\$ 14,932,499	\$ 14,467,708
Money Market	\$ 14,959,181	\$ 15,411,708
Checking	\$ 6,336,886	\$ 6,299,577
IRA Shares	\$ 554,280	\$ 460,911
Certificates of Deposit	\$ 19,463,026	\$ 14,666,860
TOTAL SHARES	\$ 56,245,872	\$ 51,306,763
Regular Reserve	\$ 1,082,098	\$ 1,082,098
Undivided Earnings	\$ 6,039,920	\$ 5,629,669
Unrealized Gain/Loss	\$ 14,431	\$ (2,557)
TOTAL EQUITY	\$ 7,136,449	\$ 6,709,210
TOTAL LIABILITIES & EQUITY	\$ 63,679,866	\$ 58,289,171

5-Year Notable Financial Highlights



Supervisory Committee Report

The Supervisory Committee members are Donni Clark, Alexis Marquez, Nicole Rawson and Carter Knepp. The committee members worked weekly to complete audits of credit union procedures and policies.

Except for the chair, the members of the Supervisory Committee are junior/senior Accounting/Finance majors in the Monfort College of Business at the University of Northern Colorado. Some of the students have a Professional Experience requirement and participation on the Supervisory Committee allows them to fulfill that requirement. Participation on the Supervisory Committee allows for practical experience in their field of study and provides invaluable assistance to the credit union in ensuring that Northern Colorado Credit Union is functioning well and following rules and procedures.

Northern Colorado Credit Union has had several audits over the last year. Holben Hay Lake and Balzer, CPA firm, completed the credit union annual audit in May 2019 with no significant findings. AffirmX completes a variety of audits throughout the year, including Bank Secrecy Act (BSA), to ensure that the credit union remains in regulatory compliance. Tracesecurity completed an external penetration test of NCCU information security defenses which showed no potential risks. All audits and examinations had no significant findings and showed that Northern Colorado Credit Union is operating in an orderly and accurate manner.

The Supervisory Committee members, along with other volunteers and staff, complete a series of on-line courses annually in order to ensure everyone is aware of and in compliance with rules and regulations.

The Committee continues to revise our procedures and forms as needed to improve the audit process. The Supervisory Committee wants to thank the staff for their helpfulness and willingness in assisting us to perform our audit activities. As chair of the Committee, I would like to thank staff for their assistance over the years I have been chair. I am retiring from the Supervisory Committee and Mike Thacker will be taking over as chairperson.

The Supervisory Committee reports that our reviews and the results of the audits mentioned above found no material errors or concerns and that the financial position of the Northern Colorado Credit Union is reflected accurately in the financial reports.

Respectfully Submitted,

Donni Clark, *Chairperson*

Credit Officer's Report

Northern Colorado Credit Union (NCCU) experienced over 6% loan growth in 2019, which is very respectable when compared to our Colorado peer group that produced loan growth of only 1.9%. Our peers nationally fared only slightly better with loan growth of 2.7%. NCCU originated 515 loans totaling \$15.8 million, increasing our year-over-year balance by \$2.6 million. Loan segments that contributed the most to our loan portfolio growth were our Business Loan participations that grew 1.2% or \$1.7 million, Secured Loans (primarily Auto Loans) that grew 1% or \$503 thousand, while Second Mortgages that grew 1% or \$226 thousand. We ended 2019 with a loan to share ratio of 82%. The average loan originated in 2019 had a balance of \$27,252.

NCCU continues to maintain a high-quality loan portfolio. Our Net Charge-Off ratio remained very low in 2019 and ended the year at 0.04%. As compared to our Colorado peer Credit Unions that reported a ratio of 0.27% while Credit Unions nationally reported a Net Charge-Off ratio of 0.48%. Our delinquency ratio of 0.29% also remained well below both our Colorado and national peer Credit Unions, that were 0.52% and 0.84% respectively. The loans NCCU originated in 2019 had an average credit score of 735.

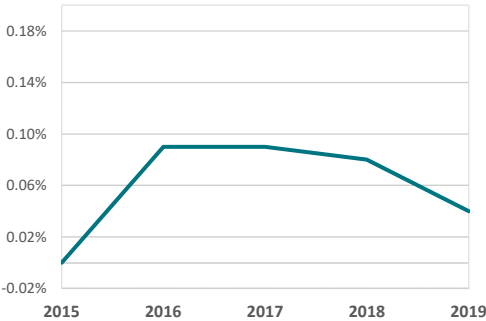
The following numbers tell the story of our commitment to our Members by providing them with a tremendous value proposition when it comes to their borrowing options. NCCU's yield on our loan portfolio stands at 4.71% at year end. Colorado peer Credit Unions offer higher rates producing an average yield of 4.95%, while Credit Unions nationally are earning 5.29% on their loan portfolios. Bank yields across the country are far higher than our peer Credit Unions and substantially more than NCCU. This data indicates that NCCU Members consistently receive lower loan rates than consumers that are not Members of NCCU or Members that fail to take advantage of our lower loan rates.

NCCU continually looks to offer lending channels that provide fast and convenient service to our Membership at highly competitive rates. Looking forward, we plan to review and evaluate our suite of lending products and refine or add to our offerings to bring a broader selection of lending products and services. 2020 will be challenging but the lending team at Northern Colorado Credit Union looks forward to the task.

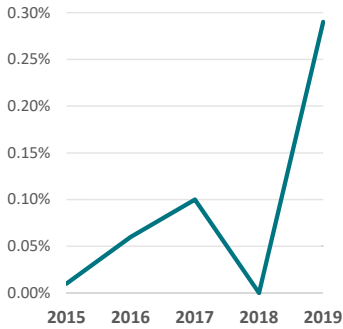
Respectfully Submitted,

Meagan Barrett, *VP of Operations/Credit Officer*

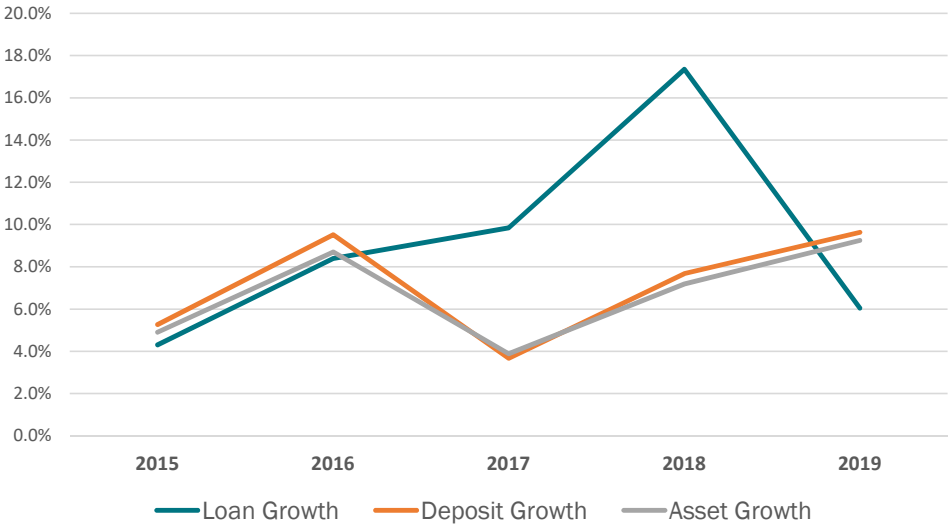
5-Year Net Charge-Off Ratio



5-Year Delinquency Ratio



5-Year Growth Trend



President’s Report

As President of Northern Colorado Credit Union (NCCU), I am proud to present the NCCU Ownership/Members with your new facility at 2901 W. 27th Avenue, Greeley, CO. I want to thank the Board of Directors for their guidance and direction in making this a reality. As part of this project, NCCU also sold the building on 9th Avenue in Greeley. The Board and I believe this entire project will benefit our Members far longer and far more effectively than our previous situation. We look forward to years of success in our fully refreshed and expanded facility.

A primary long-term goal for NCCU has been to increase our annual Membership growth. After experiencing negative Membership growth in 7 of the last 10 years, NCCU experienced Membership growth of 3.5%, surpassing our 2019 goal of 2.4%. NCCU far exceeded our goal and our Colorado peer credit unions who only experienced a 0.3% Membership growth. This is also the first time NCCU had over a 1.0% annual Membership growth in more than 10 years.

NCCU's 9.6% deposit growth exceeded the national average by a full percentage point and exceeds our peer credit unions who achieved less than a 3% deposit growth. This is a testament to our commitment to continually and consistently offer our Members above market interest rates and a fair return on their Membership.

Loan growth slowed dramatically in 2019. The year prior, NCCU experienced loan growth of 17% as compared to our growth in 2019 of only 6.0%. Although we experienced a very large reduction in loan growth, we still managed to keep pace with the 2019 national loan growth rate. Additionally, NCCU more than doubled our peer credit union's growth rate of only 2.7% in 2019.

We added new services and a new product suite in 2019. We installed a self-service coin machine in Greeley, started accepting shared branching transactions in Berthoud and introduced our tiered CD products. NCCU created an Evolution account suite for our Members 0 through 26 years of age. This account suite offers a huge value to those Members and provides them with a head start into their long-term banking needs. Additionally, we added a Member controlled security feature for debit cards. This feature allows Members to turn their debit cards off and on and allows them to set various alerts and notifications. All of this helps Members secure their money.

Not only did NCCU continue to add value and convenience while helping Members with their product and service needs, we helped build and strengthen our communities by sponsoring and participating in numerous community events. NCCU donated almost \$12,775 to various local non-profit organizations, including:

- The Weld Food Bank
- The Greeley Dream Team
- Greeley Habitat for Humanity
- Greeley Meals on Wheels
- High Plains Library District
- Assistance League of Greeley
- Toys for Tots
- The Food Bank for Larimer County
- Berthoud Fire Department
- Berthoud Library
- Berthoud HS Boosters Club
- Larimer County Sheriff Posse
- Berthoud Day Event and Parade
- Oktoberfest in Berthoud.

Additionally, NCCU assisted in the donation of over 1,000 lbs. of food, donated 8 computers to students of lower income families, and volunteered countless hours of community service. NCCU helped eliminate over 4.5 tons of electronic waste from our communities during our electronics recycling events. These events raised an additional \$4,400 for Greeley Meals on Wheels and \$2,200 for the Berthoud Fire Protection District.

Looking forward to 2020, we will continue to build. But in 2020, what we build will take on a new form. In 2020 we will not build facilities, but we will work on building new products and services or refreshing our current ones. We will continue focusing on our Members in 2020 while fulfilling our motto of being Community Minded. On behalf of your Northern Colorado Credit Union Team, I would like to thank you for your Membership, and we look forward to serving you, your family and friends in the years ahead.

Sincerely,

Russ Dalke, NCCU President



\$12,775 DONATED Local Charities



Community-Minded. Member-Focused.TM

On behalf of all of us here at Greeley-Weld Habitat for Humanity (GWHFH), I would like to take the opportunity to thank you for your generous contribution. We are so honored to have been chosen as the recipient of the proceeds from your Fall Family event. Our attending staff enjoyed the opportunity to share our mission with the local community and the Northern Colorado Credit Union family. We could not accomplish all we do without community partners like you! We are so grateful that you have opted to invest your funds in our mission, affordable housing, and in the lives of families in need. -Cheri Witt-Brown, Greeley-Weld Habitat for Humanity



Thank you so much for thinking of HPLD on Colorado Gives Day! We are grateful to be a part of your charitable giving on this day of philanthropy. Your continued support helps HPLD bring crucial literacy programs to our community. Thank you for all NOCOCU does for our libraries and our community! -Abby Yeagle, High Plains Library District

Thank you for your donation. Because of your gift, I am one step closer to turning my dreams into my reality. -Anica, Greeley Dream Team Student


The Officers and Members of the Berthoud Fire Protection District gratefully acknowledge your recent contribution and thank you for your continued support. Thank you so much! From all of us at Berthoud Fire.

Thank you doesn't even begin to cover it, but THANK YOU so very much for your donation to our Colorado Gives Day campaign! The passion and care of people like you keeps us going, and because of your generosity, our students can take the next steps toward success! YOU are making their dreams a reality... and we can't say thank you enough! Many thanks! -Elizabeth, Greeley Dream Team

Thank you for your contribution. We enjoyed meeting your delegation when you all came to the Berthoud Library. Your spirit is inspiring! Best Regards, Bonnie, Friends of the Berthoud Library

85 Acts of Kindness to Celebrate 85 Years of Service

Follow the Kindness!

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