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COLORADO'S LEADING CREDIT UNIONS

Enriching Lives

Red Rocks Credit Union is dedicated to providing members with exceptional financial service.

Ur goal is to put more money back into your pocket and make life easier," says Darius Wise, President and CEO of Red Rocks Credit Union. "We do that by providing our members with trusted support, tailored solutions, and unparalleled service over a lifetime. We're here to enrich their lives."

"Obviously, we're doing a lot more with online and mobile services," Wise says. "We've invested in systems to make that experience safer for our members, because we want them to know that their assets are secure. Our 24-month roadmap is full of tech advancements that focus on a more seamless online delivery channel inclusive of an updated user interface, AI enhancements, and peer-to-peer capabilities, which provide us with a strong technology foundation to launch our reenvisioned set of products and services."

Founded by a group of engineers at Martin Marietta—now Lockheed Martin—Red Rocks has served metro Denver and its surrounding communities since 1979. Today, the credit union boasts roughly 18,000 members and stewards more than \$330 million in assets.

"Our founding members were hardworking, forward-thinking, and innovative people who desired to take their financial futures into their own hands," Wise says. "They wanted to build something that would make life better and more meaningful for themselves and neighbors. That was 46 years ago, and while we've grown a lot, our mission hasn't changed."

Much like a traditional bank, Red Rocks provides members with a wide range of financial services, from checking accounts to home loans. As a not-for-profit financial cooperative owned by its members, however, the credit union returns any profits it makes back to its members in the form of lower fees, better rates, and improved services.

"The difference is simple," Wise says. "We exist to return value to our members, not shareholders, to help everyday Americans afford life. This is the credit union difference, and we've remained true to this differentiator since day one!"

Committed to Service and Innovation

How does a service-focused organization like Red Rocks adapt to an increasingly online financial landscape? By embracing the future while also staying true to its mission of serving its members. While the credit union's ongoing investment in technology will help it reach a broader membership, Wise believes that no technology is more valuable than a great in-person experience. There is no online replacement for trusted financial relationships built over years of support and service.

"We're in an era where the entire financial industry is focused on the idea of increasing efficiency," Wise says. "The aim of a credit union isn't to be the most efficient place to keep your money. Although efficiency is important, relationships aren't always efficient. We'll always be a relationship-first organization. We care more about your money being safe, secure, and growing. We're here to help people find solutions that help them build a brighter future for themselves and their families."

This is why Red Rocks is also invested in creating deeper connections with its members. It will be expanding its product set to include wealth management, which will provide a range of retirement and investment services in the coming year. Red Rocks will also be expanding its branch network to be more accessible to its growing membership base, which includes many underserved and underbanked markets.

Whatever the future holds, Red Rocks is ready to provide members with the same unparalleled service.

"We're with our members for the long haul," Wise says. "We're here to enrich their lives because they are the point."



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