

# THE CREDIT UNION COLUMN

## CHECK YOUR STATEMENTS

Every day there is an increase in the number of fraud and identity theft cases. The crooks are discovering new ways to acquire your personal information and new ways of using the information to cause financial and emotional losses.

One of the best ways to minimize losses is early detection...and that can be accomplished by checking all of your statements carefully. If you find a discrepancy, you have 60 days from statement date to inform us. If you fail to recognize a fraudulent transaction on your account after that period, it could become your loss.

With early problem detection, your liability can be reduced or eliminated and the Credit Unions loss exposure would also be minimized. Check the deposits and withdrawals from both your savings and checking accounts. Watch for unauthorized debits. Compare ATM receipts to the amounts on the statement. Check Credit Card transactions to be sure they are your charges.

Ten or fifteen years ago, an error or unauthorized transaction on your statement was highly unlikely. Today, it could happen to any of us on any given day. We all try to protect our personal information; however, a compromise can happen regardless of our best efforts.

Check your accounts. Watch for unusual activity. Don't "file" your statements until you carefully check them.

Please take all steps possible to prevent both you and your credit union from becoming the next victim.

## UNSUNG HEROES

We always appreciate the compliments and kind words about our tellers and loan officers. They are the "face" of the Credit Union and the people with who you come in contact most often. But, there are many unsung heroes behind the scenes that also work very hard to serve and protect our members.

We have 13 back office employees who are the "voice" of the Credit Union when you call. These ladies and gentlemen perform many other duties besides phone answering. They are our Accounting Department and our Card Services Department.

Our Accounting Department maintains responsibility for tens of thousands of transactions as well as our general ledger balancing, electronic account servicing and many other functions including online and mobile banking. The accuracy maintained by our Accounting Department is the envy of our competitors and the foundation for our operations. Besides these obvious tasks, their area also has primary responsibility for our telephone operational center!

Our Card Services Department diligently services our ATM network, and our debit and credit card programs. Despite the thousands of attempts at fraud that occur on a daily basis, this staff of seven maintains one of the lowest fraud loss totals in our industry. And despite this daily responsibility for thousands of card transactions and related fraud maintenance, this group works as our second line of service for phone operations!

I hope our members would agree, despite all of their other responsibilities, the voice you hear when you call the Credit Union is sincere, personable and absolutely committed to taking care of your needs. They are simply the best and we are so proud of our unsung heroes!

## CHARITABLE FUNDRAISING

Boulder City has a big heart for giving and nowhere is that more evident than out in front of the Credit Union. We would like to remind prospective solicitors that the following rules must be observed if you wish to set up in front of the Credit Union:

1. No tape or signs on building, windows or poles.
2. Do not approach the members coming and going from the Credit Union.
3. Do not block the entrance to the building.
4. Please limit the number of solicitors to two or three.
5. Youth groups must have adult supervision.

The Credit Union is glad to help with the many charitable causes around town, but we would respectfully ask that all of the rules be followed.

## WORDS OF WISDOM

*A successful marriage requires falling in love many times,  
Always with the same person. - Mignon McLaughlin*



**Boulder Dam Credit Union**  
**530 Ave G, Boulder City**  
**(702) 293-7777**



**ACCOUNTS INSURED UP TO \$500,000**



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured.