

THE CREDIT UNION COLUMN

NOTARY SERVICES

One of the most challenging services we offer (at least from the staff perspective) is Notary Publics. It would seem that providing this service should not be difficult considering that we are verifying the authenticity of a signature. We wish it was so easy.

Notary Publics are licensed and bound by the laws of the State of Nevada. Our litigious society has created two incredible burdens on Notary Publics. First, the volumes of documents requiring a notary have grown exponentially over the last few years, and requests for this service have grown accordingly. Secondly, the personal liability assumed by individual notaries to faithfully complete their job has become ALMOST prohibitive for us to provide this service.

This service is not a mandatory part of providing great financial service, nor is it a critical component to our competitive advantage. But it is a service that many of our members sincerely appreciate.

As a reminder, in order to continue to provide this service, please keep in mind the following restrictions and requests.

1. We will not notarize real estate closing packages, other than our own.
2. We will not notarize or provide verification for U.S. Government I-9 forms.
3. If you are in need of a notary, and the situation is not an emergency, please be considerate of what day and time you come to the Credit Union. The beginning and ends of the month are our busiest times, as well as most Mondays and Fridays. If you can request this service outside of these times, it would be helpful.
4. Please be sure you have all documents with you when requesting a notary, including a valid, government issued, picture identification. A Notary Public cannot notarize one page of a multiple page document without seeing the whole document.
5. And finally, and probably most importantly, if you have multiple documents to be notarized (i.e. trust documents/plans, etc.), please call in advance and ask when a good time to come in might be. And please prepare to pay a fee commensurate with the time required. If we have to commit a teller or loan officer to notary services (in addition to witnesses) for an hour or more on one of our busier days, it severely damages our service delivery to other members.

Even with all the previous stipulations met, a notary is not required to notarize your signature if she/he is not comfortable doing so. We sincerely appreciate everyone's cooperation in our effort to continue to provide service second to none!

IRS PAYMENTS

We have had an inordinate number of members requesting a Cashier's Check in order to pay their taxes due to the IRS. Believe it or not, the IRS accepts personal checks and it would be better for you to pay this way. With a personal check, you can verify when it has cleared and stop payment on the item should it get lost. With a Cashier's Check you are not sure if/when it clears and you cannot stop payment on the item, if the IRS doesn't receive it. If you have to pay, pay with a personal check.

SHRED DAY

Wednesday, April 17th, 9:00 am- 2:00 pm in the BDCU parking lot.

WORDS OF WISDOM

Success consists of going from failure to failure without loss of enthusiasm.

- Winston Churchill



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.