

# THE CREDIT UNION COLUMN

## MARTIN LUTHER KING

This coming Monday, January 15<sup>th</sup>, the Credit Union will be closed in observance of the Martin Luther King Jr. federal holiday. More than ever the message of peace and respect are needed in this country and this is a day to honor an individual who preached this message to millions of Americans. The day is termed a "holiday" but it would be better spent reflecting on how each of us, individually, can advance peace in our own corner of the world.

## ONE-STOP CAREER CENTER

For those who may not be aware, the Boulder City Library now offers a One-Stop Career Center for anyone looking for employment and work training. This program is geared at helping youth and adults learn important skills needed to obtain and keep employment.

The program connects eligible youth ages 16-24 and adults 18 and older with worksites that match their employment and educational goals. The One-Stop Career Center utilizes the Workforce Innovation & Opportunity Act to connect employers to a ready workforce, increase the prosperity of workers and employers and increase access to employment, education and support services.

Some of the basic job seeker services available include: Career exploration and labor market information; job search and placement assistance; resume and job search workshops; and referrals to other community programs and services.

On an individual level the Center provides individual employment planning, one-on-one career coaching, and occupational skills training and on-the-job training.

This program is also of benefit to employers as there is no cost to employers for business consultation, talent recruitment, employee training, on-site interviewing and hiring incentives.

There is an extensive list of benefits for job-seekers of all ages and the program will only remain in Boulder City as long as there is a need. The One-Stop Career Center is located at the Boulder City Library, 701 Adams Blvd., Boulder City, NV. Interested parties can contact Kathleen Gerdon at 702-481-6435 or the Boulder City Library at 702-215-9418. The website address is [www.nvcareercenter.org](http://www.nvcareercenter.org).

## JOB SEEKERS BEWARE

The One-Stop Career Center is a great place to start a job search. However, should you choose to use the classified ads as an additional tool, please beware of recent scams. If you reply to a classified ad that promises you payment in advance of any work, it is a scam! No reputable business posting jobs in the classified ads will offer payment prior to any work being completed. You are being set up to process bogus payments and will end up owing your financial institution for your losses and their gains. Please be smart when looking for work.

## LIFE SAVINGS/LOAN PROTECTION INSURANCE

In most financial institutions, when you borrow money for a car, boat or other consumer product, the financial institution will try to sell life insurance protection for the loan in the event you pass away during the term. At Boulder Dam Credit Union we don't try to sell you this product, we pay for it on your behalf. Loan Protection Insurance is life insurance which covers the insurable balance of your Credit Union loans up to \$20,000, excluding real estate, in the event of your death before age 70. (Please refer to certificate of insurance for plan specific details.)

Likewise, every member (subject to restrictions at age 70) has Life Savings Insurance on their savings accounts that provides up to \$2,000 of matching life insurance for the amount kept on deposit in a savings account with the Credit Union. This coverage is also provided at no additional cost to our members and has provided hundreds of members with unexpected benefits during very difficult times.

Are we different than all the rest? Yes! Stop in and find out other reasons why!

## WORDS OF WISDOM

*The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy.*

Martin Luther King, Jr.



**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.