

THE CREDIT UNION COLUMN

CROSS TRAIN

A popular saying goes “always hope for the best and plan for the worst.” Taking this to heart many businesses, including Boulder Dam Credit Union, must be aware of cross-training on important tasks as part of their disaster planning. You hope you will never lose key employees, but it is essential that others are aware of their tasks in the event of an unexpected tragedy.

This message can also be applied to managing personal finances among married couples. Too often we find a surviving spouse completely unaware of their financial situation because the recently deceased husband or wife “took care of all of the finances.”

Making matters worse, in today’s electronic world, many times the surviving spouse has no idea where to even find the passwords to accounts leaving them completely in the dark as to what bills they have, when they are due, or how to find out.

It is a wonderful feeling of peace to be able to trust your lifetime partner with the family finances and not have to worry. But please do yourself a favor and, at a very minimum, educate yourself on where to find key information if the unthinkable occurs and you are left to manage on your own. The loss of a spouse is difficult enough without the added fear of financial unknown.

MEMBERS FINANCIAL

The Credit Union offers a safe, liquid, non-maturity alternative for your IRA funds. Our rates are always competitive and we offer the safety of ASI/ESI deposit insurance up to \$500,000.

However, we understand that there comes a time for some members when other alternatives must be considered. Our goal is to be sure you receive exactly what you need, whether that is with the Credit Union or with another alternative.

During these times of low interest rates, if you are looking for a better yield for your IRA funds, please consider a visit with Jim Petrizzo of Member’s Financial located downstairs at the Credit Union.

Regardless of the size of your retirement plan and/or IRA, Jim has options available that might be the right fit for you.

If you are going to rollover your IRA account with the Credit Union, give Jim an opportunity to discuss your plans. You may not have to roll your account very far!

SPRING JAMBOREE

School is about to end, the summer begin, and Spring Jamboree is just around the corner. May 6th and May 7th will be the weekend for Spring Jamboree this year. Many details will be available in the paper between now and the event but for advanced information, check out the Chamber’s website at <http://www.springjamboree.com/>.

SHRED DAY

Next week, Wednesday, April 26th, from 9:00 a.m. to 2:00 p.m. No sooner and no later!

As a reminder, items that cannot be shredded are plastic files, leather of any kind, three-ring binders, ink cartridges and compact discs of any kind. Please do not leave these types of items hoping that we will find another way to take care of them. If it can’t be shredded please dispose of it prior to bringing your shredding to us.

WORDS OF WISDOM

I refuse to accept the view that mankind is so tragically bound to the starless midnight of racism and war that the bright daybreak of peace and brotherhood can never become a reality... I believe that unarmed truth and unconditional love will have the final word.

- Martin Luther King Jr.



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Funds on deposit are insured up to \$500,000 per account. This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money. Accounts with this institution are not insured by any state government.