

THE CREDIT UNION COLUMN

SHOP LOCAL

The I-11 project is opening ahead of schedule. While many Boulder City residents are excited about the benefits of the grand opening, many local businesses are experiencing exactly the opposite.

A challenge to Boulder City residents, celebrate the opening of the I-11 by getting out and about more often in our local community. Dine out locally one more night a week; make it a goal to explore one local shop each week that you have never visited before; and/or, try one of the many activities that exist in our community that make us a destination (ziplining, golf, airport activities, community parks, etc.).

I guarantee that you will not only be pleasantly surprised, but you will make new friends along the way that have a common passion: Boulder City.

CREDIT REPORTS ARE NOT ERROR FREE

While we do not use credit scoring or credit profiling in our credit decisions, credit scores have become increasingly important to other lenders and many members are more conscious than ever of their credit score. By monitoring your credit score, you not only protect your ability to borrow for important needs, but also will be quick to identify possible fraud or errors on your credit report.

While fraud is always a concern, errors on your credit report are actually very common and some have estimated that 80% of credit reports contain some type of error. To identify and potentially repair credit report errors, the following recommendations are generally followed:

1. Credit scores and reporting errors can differ between all three credit reporting agencies. Be sure to access your annual free copy of all three credit reports from annualcreditreport.com. The three rating agencies are TransUnion, Equifax and Experian.
2. Once you have all three reports in your possession, check each carefully to ensure the accuracy of all information. Do not focus exclusively on negative reporting, as common mistakes include accounts that do not belong to you and closed accounts that are still being reported as current.
3. If you identify erroneous information on your credit report, you can report the mistake at annualcreditreport.com. You may also contact the credit bureau(s) directly via their respective web sites. The reporting agency, by law, must respond to you within 30 days.
4. Do not assume that by checking your reports once that you are finished. Check back on your reports every year to be sure no new problems have surfaced. In the event fraud does occur on your credit, the sooner you identify the problem, the easier it will be to get resolved.

WURSTFEST

I have been a proud member of the Boulder City Sunrise Rotary Club since 1995. Our club's involvement and investment in this community has been immense and that is what has made my time so rewarding.

The difference our club has been able to make was increased significantly with the success of our annual WurstFest Auction and Street Dance. This event, held the last Saturday in September, is the catalyst behind our all-night graduation party for Boulder City High School seniors.

The main attractions at WurstFest are the silent and live auctions. In preparation for this year's WurstFest, our club is in need of auction items. If you have a week's stay in a time share that you can't use; a used automobile or boat that you could afford to donate, rather than sell; or any other item of value that you could use a tax deduction for, the Sunrise Rotary Club can put it to good use. If you're unsure of the potential auction value of an item, give me a call and we can clarify if it would be appropriate or not.

I will personally take care of coordinating your donation, so please don't hesitate to contact me directly at 702-998-9286. Together we can make a difference!

WORDS OF WISDOM

It is so much easier to build a child than to rebuild an adult.

- Anonymous



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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.