

# THE CREDIT UNION COLUMN

## DAMBOREE

On July 4<sup>th</sup>, the City of Boulder City will be celebrating the 70th Annual Damboree Celebration. Events kick off at 7:00 a.m. with the Rotary Club's pancake breakfast. At 9:00 a.m. the Damboree parade begins in downtown Boulder City and includes a flyover by the Boulder City Veteran's Flying Group. Immediately following the parade there will be games, food and drinks for all ages in Broadbent Park. The day concludes with the annual fireworks show at Veteran's Memorial Park.

Please remember that the entire Damboree is hosted, funded and organized by volunteers. The volunteer spirit runs deep in this community and this is the perfect day to celebrate what makes our small town so special.

## VACATIONERS ARE EASY PREY FOR SCAMMERS

From AARP come a few tips on how to avoid letting a great vacation be ruined by a careless moment.

**The Samaritan Scam.** Imagine that you realize, just as you are boarding a plane, that your wallet is missing. Just then your cell phone rings. The person on the other end says that they found your wallet in the airport and they will be glad to drop it in the mail to you since your address was on your business card. They assure you there is no need to cancel your plans or your credit cards. If you heed their advice they can utilize your cards while you are waiting in vain for your wallet to arrive in the mail. You don't find out you've been conned until you receive your statements or check your accounts online.

**Hotel Hoodwinks.** You have checked in to your hotel and entered your room, when a few minutes later you get a call from someone pretending to be from the front desk asking you to repeat your credit card number and security code. They say that it was written down wrong and they are having trouble getting approval. Now they have all the information they need to rip you off.

**Driver's License Rip-off.** Watch out for unsolicited offers to help you get an international driver's license ~ for hundreds of dollars. It is a common with people who make internet travel plans. Check with AAA to see if you even need one.

**The Phantom Bed & Breakfast.** Watch out for websites offering fancy accommodations at a really low price. You just need to sign a lease and send a cash deposit. Then you get there and there is no such address. Check with the Better Business Bureau or the local chamber of commerce before you book. Internationally there is usually a tourist bureau that can tell you if the offer is legitimate.

**Stranger Danger.** These would appear to be common sense but...be suspicious if a stranger tries to pick lint off your clothes, brushes at a spill, etc. They may be trying to get close enough to grab your wallet or purse. Also, be aware at ATM's for anyone offering to help you with the machine. They may be trying to steal your code and your card. And finally, don't fall for the bystander that offers to take your picture with your companions. It's a good way for them to take off with your camera or smartphone.

## POSITIVE REFLECTION

When you consider that it is estimated that 70% to 80% of Boulder City residents belong to the Credit Union, you could assume that the financial health of the Credit Union reflects the financial health of the Community.

If this is true, both are in a very good position right now. Boulder Dam Credit Union continues to experience record financial health and all indications are this will continue into the foreseeable future.

Our community as well is experiencing strong financial success and it is always helpful to remember to take a step back once in awhile and truly appreciate the town we call home. The benefits are too numerous to mention, and the quality of life is awesome. It will never be perfect, and it's not utopia, but it is pretty special.

As we have mentioned many times recently, help protect our local economy and take time to invest in our local establishments and businesses. One dollar spent locally will be spent many times over.

## WORDS OF WISDOM

*Success is not final, failure is not fatal: it is the courage to continue that counts.*

Winston Churchill



**Boulder Dam Credit Union**  
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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.