

THE CREDIT UNION COLUMN

YOU ONLY HAVE SO MUCH TIME

An interesting discussion I had recently with close friends centered on a mutual friend who was given only two years to live. After the normal summary of "what would you do" the conversation turned to the fact that we all only have ? years to live. No guarantees, no certainty, no firm time-line, we only have so much time to live.

When you think in these terms it becomes easier to identify those things in life that are most important and should be a priority. Interestingly enough none of us mentioned travel the world, work less, party every day, etc.

What we did talk about was time with our family, donating time and money to charity, working with a purpose and appreciation for helping others, and reaching out to strengthen relationships with those we love and trust. In short it made us realize how much there is to be thankful for and how much time we spend worrying or complaining about things that don't really matter.

Regardless of how much time each of us have, the things we value in life tend to be those things we love and/or trust.

We hope we have built the Credit Union on a foundation of trust that our members know that the least of their worries should be the safety of their money. And by trusting that your money is safe, you can focus on the more important things in life.

Today is a gift and, if today was your last day, how would you want to spend it? And since you don't know for sure, shouldn't you live every day the same way?

CREDIT UNION PRIDE

Business news is always dominated by headlines involving the profits and success of the major banks and corporations in this country, the outrageous bonuses paid to corporate executives, and the rapid rise in the stock market. Unfortunately this overlooks the ongoing struggles of education, America's middle class and a regulatory system that makes it nearly impossible to survive if you have a small business. It is Wall Street versus Main Street and the differing sides are growing further apart every day.

A talking head on one of the morning business shows said it best, "The Directors for Wall Street banks are concerned about one thing, and one thing only. Maximizing shareholder value." In the simplest terms, that means all efforts are aimed at the banks' stock price. And, that is true throughout Wall Street.

Boulder Dam Credit Union is also focused on maximizing shareholder value. But, that is where the similarities end. If you have \$5.00 with the Credit Union, you are a shareholder. You can't buy more than one share and your rights to ownership are the same as every other member with \$5.00 (or more). Each of our volunteer Board members also "owns" a \$5.00 share and any value they receive is the same value that every other member receives.

We are a Credit Union. We are a co-operative. We are an institution owned by the people and for the people. We represent Main Street. And, we are the business model that will provide financial security over the long-term, whether you're trying to survive today's marketplace or one in the future.

DOORMATS

When you walk into many schools, government offices and local businesses in Boulder City, you will often step on a Boulder Dam Credit Union doormat. These doormats are free for local businesses, schools and government entities. They come in two sizes and bear the Credit Union logo that has become so familiar. If you have an older mat that needs to be replaced, or if you have never had one in your entrance, stop in anytime and get your free doormat. All you have to do is ask.

WORDS OF WISDOM

The more sand that has escaped from the hourglass of our life, the clearer we should see through it.

- Jean Paul



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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.