

# THE CREDIT UNION COLUMN

## !!TRIPLE DIVIDENDS!!

By the time you read this, you have probably already noticed for the third time this year, Boulder Dam Credit Union is paying bonus dividends to our members. This time they are not just double dividends, but **triple dividends!** The Board of Directors approved the extra dividends for the month of September and members should see the larger dividends posted on their statement.

2018 is turning out to be an exceptional year for Boulder Dam Credit Union, and what is good for the Credit Union is good for our owners/members. Membership has its privileges and there is no better example than bonus dividends!

## SERVICE NOT SALES

At Boulder Dam Credit Union there are no sales quotas, sales targets, cross-selling incentives, or any other sales emphasis placed on our employees. What do we stress? Service.

We believe if we are compassionate and listen to a member's story; that if we take time to gain the trust of each and every member; that if we truly act in the member's best interest good things will happen.

Boulder Dam Credit Union represents approximately 80% of the Boulder City community. That participation level is a tremendous achievement and a significant responsibility. Our standing did not happen overnight and is only the result of years of hard work and devotion in order to gain the community's trust and respect.

This earned trust is unfortunately rare in today's financial marketplace, but it is a trust we hold with great care. Our promise is not to turn our members into numbers, but rather treat you each with the individual care and concern that you deserve and have come to expect.

That is the definition of service and why "sales goals" have no place at Boulder Dam Credit Union.

## PASSWORDS PLEASE!!

A part of our security procedures is the placement of a member chosen password on your accounts so if you (or more importantly someone else) tries to call in and access your accounts, a password will be required.

So, if you are asked by one of our staff for a password for your account, please make every effort to provide something you can remember, but no one else would know. And, if your first thought is "well I don't ever call in to access my accounts," remember it isn't you we are worried about.

## SPEAKING OF CALLING IN

For those members who do call in for account and/or transaction requests, please be prepared to provide your account number and other relevant information on your account.

When members call in and only provide us with their name and address, our job then becomes much more difficult. We go to great lengths to verify that the member is who they say they are before we move on to the task of fulfilling any requested service.

The staff will sincerely appreciate our members being prepared with the necessary information before calling in!

## FREE CREDIT REPORT

"Free" is a cause for skepticism whenever you hear it. But in the case of annual credit reports, there is one site that is "the only authorized source to get your free credit report under federal law." Visit [www.annualcreditreport.com](http://www.annualcreditreport.com) to get your free annual report. Many others advertise free, but once you go to their sites, free is a relative term.

## WORDS OF WISDOM

*An eye for an eye only ends up making the whole world blind.*

Mahatma Gandhi



**Boulder Dam Credit Union**  
**530 Ave G, Boulder City**  
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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.