

THE CREDIT UNION COLUMN

OPEN FOR BUSINESS

The Boulder Dam Credit Union drive-thru ATMs are now open for business. Need cash on your way out of town? Don't want to get out of your car to make that deposit? Need to cash a check at midnight?

You can also make your city utility payments at the new City of Boulder City payment box on-site.

Visit our new ATMs at 1524 Boulder City Parkway and let us make those tasks easier for you.

HOW THE GRINCH STEALS FROM THE ELDERLY

From Myriam DiGiovanni, CUInsight.com. As many plan how to get the best holiday deals, thieves are also plotting how to exploit the elderly.

According to the Better Business Bureau, seniors are the most targeted demographic for scams and fraud. They range from money transfer and cash for gift card requests, to being named a sweepstakes winner. Efforts particularly ramp up leading into the holidays.

As we head into the holidays, be on alert for a few of these BBB top senior scams. Please share this article with your parents, grandparents or a vulnerable friend or neighbor.

Free trials: Often these pop-up online with promises of a "free trial" asking consumers to provide credit card information "simply to cover shipping fees." Unfortunately, that leads to unsuspecting victims being charged for products that are part of a program they "enrolled" in. Trying to cancel is often a nightmare.

Charity scams: With so many natural disasters in 2018, who wouldn't want to open their wallet to help? Retirees have available savings, big hearts and it can be hard to distinguish legitimate causes. Do your research and ask as many questions as possible. Research sites like give.org to see if a charity site is real. Don't respond to charity solicitations on the phone until you do your homework.

Fake websites: Make sure the website is secure and legit. Scammers have gotten very sophisticated in creating sites that piggyback off the reputation and name of well-known companies. If it's the first time you are buying from a particular website, check with BBB before sharing any credit card information.

Family emergency scams: The scammers claim to be calling on behalf of a family member who has been arrested or in an accident. They play on grandparents' emotions to ask for money to be sent quickly. Don't be quick to give any financial information or commitment over the phone. After hanging up, reach out to your loved ones to find out if the emergency actually happened.

FREE MEANS FREE

From now through the end of December, our provider of Visa gift cards has waived their \$2.00 issuance charge per card. What does that mean for our members? They are free to you as well!

As with most of our services, we only charge you what we are charged. When the fees are waived for us, then they are waived for you as well. (I wonder if this is a common practice for our competitors down the street.)

Visa gift cards provide a great Christmas gift for those who are hard to shop for as well as college students and family members who may have many needs. Now you can do your Christmas shopping quickly, easily and free of charge.

VETERAN'S DAY

The Credit Union will be closed on Monday, November 12th, in recognition of Veteran's Day.

While the day is recognized as a holiday, it is actually a day to remember all those who have sacrificed, and are sacrificing, their time, family, and friends to serve and protect our country.

Take time on this day to remember and reach out to at least one service member (retired or active). A small gesture of appreciation on this day goes long way to Pay it Forward.

WORDS OF WISDOM

Peace is the beauty of life. It is sunshine. It is the smile of a child, the love of a mother, the joy of a father, the togetherness of a family. It is the advancement of man (and woman), the victory of a just cause, the triumph of truth.

Menachem Begin



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.