

# THE CREDIT UNION COLUMN

## VETERAN'S DAY

In honor of those who have sacrificed much to make this nation great, the Credit Union will be closed tomorrow, November 10<sup>th</sup>, 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.

## UNSOLICITED CALLS TOTALED 29 BILLION IN 2016

It's no wonder fraud complaints have increased almost 60% since 2010, according to the Federal Trade Commission. As long as there have been phones there have been those who call with the intent of stealing your money. A few examples that we have become familiar with:

**The IRS Scam.** Imagine a voice at the other end of the line telling you they are an investigator for the IRS. If you don't immediately pay thousands of dollars owed in back taxes you will be arrested. They want you to buy iTunes gift cards (or other methods of immediate credit) in \$500.00 increments and call them back with the 16-digit codes so they can use the funds to quickly clear your debt. Don't be fooled, the IRS does not call for past due payments!

**Computer Caper.** If you have little boxes popping up on your computer screen telling you that you have a virus and need to call for technical support, don't believe them. The only time this would legitimately happen is if you installed a virus protection program and the pop-ups would identify themselves as from that program. The only technical support you want to have is that which you have purchased.

**The Fake Sheriff.** If you get a call from someone posing as a sheriff's deputy claiming that you have missed jury duty and owe the county a \$1,000 fine. If you don't pay right away you will go to jail. No sheriff or court will call you and demand payment. If you get this call hang up and then call the police and report it.

**Lottery Fraud.** If you haven't bought a ticket, you haven't won. No matter who calls and tells you that you have won the Australian (or Jamaican) lottery and all you have to do is wire \$1,500 in fees, don't believe it and don't send it.

As we have said many times before, the best defense is to not answer the call in the first place. If you are compelled to keep your land line, please invest in Caller ID. If it's a number or name you don't recognize, don't answer!

## SHOW OF SUPPORT

Several years ago the American Legion Post 31 instituted "Red Shirt Fridays" as a way for our community to show support for those who sacrifice their lives so we can live ours.

The Credit Union along with many other businesses and individuals in town have been proudly wearing our Red Shirts on Fridays ever since.

As part of your Veteran's Day celebration, wear your Red Shirts in support of our troops. It is a reminder that our celebration is only possible due to the sacrifices of others!

## WORDS OF WISDOM

*True heroism is remarkably sober, very undramatic. It is not the urge to surpass all others at whatever cost, but the urge to serve others at whatever cost.*

Arthur Ashe



**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.