

January 2018

Did You Know...?

BDCU News & Information

www.boulderdamcu.org

Toll Free: 877-717-2328
(B.D.C.U.)

Serving members since 1940

SERVICE NOT SALES = THE CREDIT UNION DIFFERENCE

What makes Boulder Dam Credit Union different from other financial institutions? The fact our core values have been in place and exercised for years helps. The fact we have staff members who have served the Credit Union members for years is certainly a help. The real difference lies in the fact we do not believe in selling any of our services, rather we believe in serving members. We emphasize the need to give the member what they request if it is in their best interests each and every day instead of forcing members to engage products and services they may never need or use. We have not ever and hope never to compensate our employees based upon sales quotas, sales targets, cross-selling incentives or any other scheme meant to boost the profits of the Credit Union at the expense of individual members.

Is the Credit Union difference concept working? We certainly think so. In fact, we represent 80% of the Boulder City community. The level of participation achieved comes with a great responsibility. We did not gain our standing in the community overnight, but rather after years of hard work and devotion to the needs of our members, one member at a time. With the hard work and devotion came a certain level of community trust and respect. Each day, we try very hard never to lose the trust and respect gained. That's the Credit Union difference, and why there never will be a place for "sales goals" within our walls.

2018 Annual Meeting & Election of Officers

~DATE~

Wednesday, February 21st, 2018

~TIME~

6:15p.m. (doors will open at 5:00p.m.)

~PLACE~

Henderson Convention Center ♦ 200 Water Street

~PRICE~

\$10.00 per member

~AGENDA~

Dinner (Evans Old Towne Grille)

Business Meeting ♦ Door Prizes

Tickets will go on sale February 6th, 2018

NOMINATIONS FOR BOARD OF DIRECTORS

Boulder Dam Credit Union is accepting nominations for election to the Board of Directors at the 2018 Annual Meeting scheduled for February, 21, 2018. Four incumbents have agreed to serve again, if elected. If interested please submit your nomination inclusive of name, resume, references, and letter of interest to the Nominating Committee Chair, Sue Mitchell at:

**Sue Mitchell
C/O Boulder Dam Credit Union
P.O. Box 61530
Boulder City, NY 89006-1530**

The deadline for nominations will be January 15, 2018

% RATES %

Regular Shares	0.25% (0.25% A.P.Y.)
I.R.A.	1.00% (1.01% A.P.Y.)
Checking	0.00% (0.00% A.P.Y.)

**INTEREST REFUND - 4th Quarter
40% (4.80% A.P.R.)**

GETTING A DEBIT CARD WITH A DIFFERENT NUMBER JUST GOT EASIER

A new debit card with a different number or expiration date becomes necessary at times. Whether a card has been compromised, has been lost or stolen, has expired, needed added security features, or any other reason for changes, it is a bit of a hassle to update your card records with each individual merchant you usually deal with on a regular basis. We are pleased to announce the implementation of a new service that will securely and automatically update your information with the merchant at no additional cost to you. The service is called **Visa Account Updater** and we require nothing from you to initiate this convenience. With this enhancement, missed payments, late fees, cancelled transactions and negative account relationships will become a thing of the past anytime your expiration date or card number simply needs to be changed.



530 Avenue G, P.O. Box 61530
Boulder City, NV 89006-1530
(702) 293-7777

Toll Free: **877-717-2328**
www.boulderdamcu.org

Boulder Dam Credit Union

BOARD OF DIRECTORS

Dale Imlay - Chairman
Doug Scheppmann - Vice Chairman
Charmaine Ferrari - Secretary
Robert Merrell - Treasurer
Helena Broadbent - Director
Milo Hurst - Director
Frank Di Sanza - Director

SUPERVISORY COMMITTEE

Helena Broadbent
Tina Mullis
Jeff Breeden

CEO

Eric Estes

OFFICE HOURS

Mon. - Thurs. 9:30 to 5:00
Friday 9:30 to 6:00

Accounts in this credit union are insured to \$500,000 by American Share Insurance (ASI) and Excess Share Insurance Corporation (ESI).



This institution is not federally insured, and if the institution fails, the Federal Government does not guarantee that depositors will get their money.

BILL PAY

Many members prefer to pay their bills electronically through their computers. That service is also available on our CU@HOME service. Call 702-293-7777



(Accounting Dept.) to be set up.

BDCU MOBILE APP

Not sure if you have enough funds to cover a purchase at the store? Ever receive an urgent call from your child at college needing funds for supplies? On vacation and have a nagging feeling that you forgot to pay a bill? These issues and more can be taken care of right from your mobile device with our "BDCU Mobile" app.

With our BDCU Mobile app, you can do all of this and more. BDCU Mobile is a secure, convenient way to access your bank accounts anytime, anywhere, using your mobile device. You can:

- View account balances;
- View account transactions;
- Transfer funds between your checking or savings accounts; and,
- Pay your bills and more.

All you need to get started is an activated CU@Home account and a mobile device that can send and receive text messages with access to the Internet. The app is available for iPhone, Android phones, and tablets. To get started simply sign-in to CU@Home and visit the Self Service tab. Once there, click on Mobile Money and follow the instructions for enrollment.

PASSWORDS PLEASE!!

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.



Boulder Dam Credit Union

Serving members since 1940

CU@Home

Your Virtual Branch and Bill Pay Center

www.boulderdamcu.org