



F A L L U P D A T E 2 0 0 8

BVCU Earns Boulder County Gold Awards

Best Financial Institution
Best Local Employer

Thanks to you, our employees and the community for honoring BVCU with this outstanding recognition.

As "Boulder's Best Financial Institution" and its most eco-conscious, we plan to uphold our commitment to environmentally sound practices and to maintain our passion for providing the best,



most personalized financial services available.

As always, we welcome your feedback. If you have ideas on how we can further enhance our service, please visit www.bvcu.org or call **303.442.8850** to speak to a member services representative.

And for more information on BVCU's eco-efforts, services, and energy saving ideas, visit www.WeCareColorado.com.

New Mortgage Website

BVCU is excited to announce our new *and improved* Mortgage Website. Designed to offer visitors the ultimate in home buying tools, www.bvcu.org/mortgages



TODAY & TOMORROW we're here for you

IMPORTANT DATES

Holiday Closures:

Monday, October 13
(Columbus Day)

Tuesday, November 11
(Veteran's Day)

Thursday, November 27
(Thanksgiving)

Thursday, December 25
(Christmas Day)

Thursday, January 1
(New Year's Day)

Christmas Eve, Dec. 24:
1pm close (includes drive thru)

New Year's Eve, Dec. 31:
*1pm close for branches
3pm close for drive thru*

FREE SEMINARS

First Time Home Buyer Workshop

Sat., Oct. 25–10am to 1pm
(Arapahoe Branch)

RSVP: 303-473-4333

INSIDE >>>

- FoolProof Your Purchases** ... 2
- Mortgage Website (Con't)** ... 3
- Retirement Seminar** 3
- Homebuyer Seminar** 3
- Important Travel Info** 4
- Community Spotlight** 5
- Travel Info (Con't)** Back

Continued page 3

www.bvcu.org

"FoolProof" Financial Education for Everyone



As a BVCU member, you have probably noticed that our objective is very different than most purveyors of goods or services. Rather than striving for the biggest profit, our goal is to provide our members with the right product and the right price every time.

FoolProof is driven by information, not infomercial. It gives you Real Consumer Information.

Whether you're making a large purchase or simply seeking credible product information, a salesperson's motivation to make the biggest profit often supercedes all else. Hence the common phrase, "buyer beware."

And let's face it. If a better product or price is available, it really isn't the job of the seller to give you that information. After all, profit is the name of the game in most businesses.

BVCU looks for ways to help you spend less and spend wisely

Fortunately, BVCU is a member-driven non-profit organization. Rather than looking to maximize profit, we're looking for ways to enhance our members financial lives. Our new addition, FoolProof, is precisely the kind of new service that we take great pride in offering our members. It's a savvy new way to spend less. And spend wisely.

FoolProof — a national consumer initiative

FoolProof is a no-nonsense consumer education

program designed to tell you the truth about products, services and issues that impact the quality of your life.

Driven by information, not infomercial, FoolProof gives you valuable consumer data that allows you to make educated choices about the products and services you buy.

But don't take our word for it. Head to the FoolProof link on www.bvcu.org today and discover what an amazing asset truly unbiased consumer information can be. FoolProof—your oasis from hype and pressure.



Retirement Income Seminar on October 18, 2008



Financial Services

There's a big difference between not working and not worrying. But for millions of Americans, the *worrying* begins after the *working* ends. A "hit-or-miss" plan for generating retirement income may prevent you from enjoying the stress-free retirement journey you've worked so hard for. Don't let this happen to you. Learn answers to your retirement income planning questions now. Attend a no-cost, no-obligation Retirement Income Seminar presented by David E. Richey CFP, CRPC, Financial Advisor for the MEMBERS Financial Services Program at the Credit Union.

**Retirement Income Seminar
October 18, 2008, 10am to noon
Radisson Hotel & Conference Center**

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members. 1385-P1786F3 (1107)



**1900 Ken Pratt
Boulevard, Longmont
Twin Sisters
Meeting Room**

This seminar will concentrate on the strategies and planning necessary to make your retirement successful. We'll address the many issues affecting retirees such as:

- How do I get the most from my pension and Social Security?
- How should I invest to generate income during my retirement?
- How can I make sure that I can meet my healthcare needs?
- What sources of income should I draw upon and when?

For more information, or to reserve your place, call **Kimberly Pace** at **303.473.4332**.

www.bvcu.org/mortgages (cont'd from pg. 1)



is an excellent first step on your successful Path to Home Ownership.

In addition to easy online application functionality, new features include:

- Extensive information on all mortgage programs
- FHA Loan Center detailing the benefits of this outstanding option for first time homebuyers
- Mortgage glossary
- Helpful calculators and

tools

- Answers to frequently asked questions
- BVCU is here to help you take advantage of the many rewards of home ownership.

To contact BVCU's First Mortgage Division call **303.415.3505** or email: **mortgage@bvcu.org**.

on the GO?

IMPORTANT NEWS REGARDING USING YOUR BVCU DEBIT AND CREDIT CARD WHILE TRAVELING

Traveling Domestically or Overseas?

Notify us with your travel plans. Just let us know where and when you'll be traveling to help ensure that your debit/ATM or credit card will not be flagged for unusual activity. Please call BVCU at **303.442.8850** to confirm your domestic or overseas travel information in order to

prevent any possible VISA security issues.

PLEASE NOTE: WHEN TRAVELING TO A FOREIGN COUNTRY

When attempting to use your VISA Credit or Debit Card in a foreign country there is a fee instituted by VISA that members should take note of. The fee will appear in one of two forms detailed below. Both of these fees are pass-through fees, meaning that VISA charges the credit union a fee and BVCU is passing this charge on to the member.

Continued back page

FREE Financial Seminars:

FREE FIRST TIME HOME BUYERS SEMINAR

Saturday, Oct. 25, 10am -1pm

Boulder Valley CU, Arapahoe Branch, 5505 Arapahoe Ave.

If you are thinking about buying a home, we can open the door for a positive home-buying experience. Plan to attend our First Time Home Buyer seminar and learn the basics from our Mortgage Division experts who will explain the home buying process and provide information you need to purchase the home of your dreams with confidence. Seminars conducted by BVCU's Mortgage Division.

WILLS AND TRUSTS 101

Tuesday, Oct. 21, 2pm and 6pm at the Holiday Inn Conference Center in Estes Park

Here's What You'll Learn:

- How living trusts avoid probate, why wills don't and the costs of good trust planning.

- How your Durable Healthcare Power of Attorney, Living Will and the new HIPAA Release must work together and how your doctor can access them all in an emergency, worldwide—24/7/365.
- How to "bulletproof" your children's and grandchildren's inheritances from their divorces, debts, taxes, lawsuits, medical expenses, irresponsible life styles and transfers out of your bloodline.
- And so much more...

There is NO COST and refreshments will be served. For reservations, call **303.409.3579** (at least 24 hours prior to seminar) or register online at **www.seminars.thehugheslawfirm.net**. Seminars conducted by an attorney from the Hughes Law Firm.

Community Spotlight:

Crayons to Calculators

Thanks to all of our members and staff who helped to make this year's Crayons to Calculators fund raiser a success.

The BVCU locations, serving as collection sites, helped to bring in thousands of donations for K-12 students in Boulder and the surrounding community.

There are approximately 5,000 students in Boulder Valley and 7,000 students in St. Vrain Valley public schools who have difficulty affording the \$60-\$100 in basic school supplies.

In 2008, over 5,200 backpacks filled with school supplies were forwarded to needy

students in 92 schools in Boulder Valley and St. Vrain Valley public schools — over 1,000 more than last year.

This was a groundbreaking year for Crayons to Calculators and everyone who helped support the cause should take great pride in a job well done.

For information, about this year's efforts or to learn more about the organization, please visit www.crayonstocalculators.org.



FREE Financial Seminars:

PROTECT YOURSELF AGAINST ID THEFT

Wednesday, Oct. 22, 6pm.

Boulder Valley CU, Louisville Branch, 800 Coal Creek Circle

Call 720.890.0404 for reservations *(at least 24 hours prior to seminar)*

Tuesday, Oct. 28, 6pm

Boulder Valley CU, Arapahoe Branch, 5505 Arapahoe Ave.

Call 303.442.8850 for reservations *(at least 24 hours prior to seminar)*

Here's What You'll Learn:

- The five types of identity theft
- Current statistical information
- Proactive steps to better protect yourself and your family
- And so much more...

There is NO COST and refreshments will be served. Seminars conducted by Peggy Goehringer, a Certified Identity Theft Risk Management Specialist, PPLSI w/ID Theft Shield.

Important Travel Reminder for Members

CONTINUED FROM INSIDE:

It is important to note that this is not a BVCU fee and the credit union does not make any money off this fee:



- **Multi-Currency Conversion Fee** — VISA charges 1% of the total charge as a processing fee for converting

foreign currency into US dollars for your purchase.

- **Single-Currency Conversion Fee** — Some foreign businesses give the purchaser the option to pay in US dollars rather than the foreign currency with their VISA debit/credit card. Even when selecting this option VISA charges 0.8% of the charge as a conversion fee.

These fees are detailed in the VISA disclosures and your Membership Agreement. They are detailed here to serve as a reminder for our members that are traveling to foreign countries.



Arapahoe

5505 Arapahoe Avenue,
Boulder, CO 80303
Phone: 303.442.8850
Toll Free: 800.783.8850
Fax: 303.440.0838

Lobby Hours

Monday, Tuesday,
and Thursday:

8:30am - 5:00pm

Wednesday:

9:30am - 5:00pm

Friday: 8:30am - 6:00pm

Drive-Thru Hours

Monday, Tuesday,
and Thursday:

7:30am - 5:30pm

Wednesday:

9:30am - 5:30pm

Friday:

7:30am - 6:30pm

Saturday: 9am - 12pm

Broadway

2667 Broadway,
Boulder, CO 80304
Phone: 303.449.3551
Toll Free: 800.783.8850
Fax: 303.449.0438

Branch Hours

Monday, Tuesday,
and Thursday:

8:30am - 5:00pm

Wednesday:

9:30am - 5:00pm

Friday:

8:30am - 6:00pm

Louisville

800 Coal Creek Circle,
Louisville, CO 80027
Phone: 720.890.0404
Toll Free: 800.783.8850
Fax: 720.890.0407

Lobby Hours

Monday, Tuesday,
and Thursday:

8:30am - 5:00pm

Wednesday:

9:30am - 5:00pm

Friday: 8:30am - 6:00pm

Drive-Thru

Monday, Tuesday,
and Thursday:

7:30am - 5:30pm

Wednesday:

9:30am - 5:30pm

Friday: 7:30am - 6:30pm

Saturdays: 9:00am - 12pm

Estes Park

453 E. Wonderview Ave.
(In Stanley Village)
P.O. Box 4049,
Estes Park, CO 80517
Phone: 970.577.0750
Toll Free: 800.783.8850
Fax: 970.577.0756

Lobby Hours

Monday, Tuesday,
Thursday, and Friday:
9:00am - 5:00pm

Wednesday:

9:30am - 5:30pm



Over 25,000 surcharge-FREE
ATMs are also available
nationwide, visit
www.bvcu.org/convenience
for a complete listing.



PRINTED ON RECYCLED PAPER

 = ATM onsite