



S U M M E R U P D A T E 2 0 0 8

Students Earn College Scholarships from BVCU

Boulder Valley Credit Union and its Board of Directors are proud to announce that three outstanding high school seniors from the Boulder Valley School District have each been

awarded a \$1,500 or \$1,000 College Scholarship for the 2008-2009 academic year.

Mary Lanaghen from Monarch High School was the \$1,500 scholarship recipient, and **Zachary Luna** and **Christina Buehler** from Centaurus High School each received \$1,000 scholarships. They were selected based on their exemplary academic achievement, participation in extracurricular activities, their passion for continuing

Continued on back



BVCU Wins Eco-Award

Boulder Valley Credit Union was awarded the **CleanTech Silver Medal of Honor** for Business Sustainability at the 2008 Sustainable Opportunities Summit held in Denver.

The Summit brought in companies and researchers from across the nation, including Governor Bill Ritter, representatives from the National Renewable Energy

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TODAY & TOMORROW we're here for you

IMPORTANT DATES

Holiday Closures:
Friday, July 4
(Independence Day)
Monday, September 1
(Labor Day)

FREE SEMINARS

First Time Home Buyer Workshop
Saturday, July 19
(Arapahoe Branch)
10AM – 1PM
Saturday, September 13
(Arapahoe Branch)
10AM – 1PM

RSVP: 303.442.8850 x1532

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Great BVCU Rates. Great Cars. Great Service!

Dread negotiating with a car salesman? Can't seem to find the exact vehicle you're looking for? Have we got great news for you! BVCU has partnered with Automotive Avenues to provide members with an exceptional one-stop source for auto buying.

We Do All the Homework for You!

BVCU's dedicated Auto Aves representatives search for the exact new or used auto you're looking for without the hassles of a traditional dealership and high-pressure sales.

Enjoy Pricing Well Below MSRP

By using their combined buying power, Automotive Avenues offers new and used vehicles at discount fleet pricing. They guide buyers through the entire process, making a car purchase fun, convenient and hassle-free.



Meet the Gurus

BVCU Automotive Avenues Representatives:

Jarred Bundy
303.877.1373

jarred.bundy@autoaves.com

Michael Dane
303.859.2903

mdane@autoaves.com



Jarred Bundy

test drive, coordinate a fair trade on your car, and personally deliver your new purchase at your convenience. In addition,



Michael Dane

Both Jarred and Michael can assist you in finding a vehicle that meets your needs, arrange a

Auto Aves handles the paperwork for you and arranges BVCU's low-cost financing.

Auto Loan Rates as Low As 5.25% APR

You're gonna love our rates and flexible terms almost as much as you love driving your new car.

- Rates starting at just 5.25% APR
- Up to 100% financing available based on credit score
- Flexible loan terms to meet payment needs

Put your BVCU Membership to Work for You!

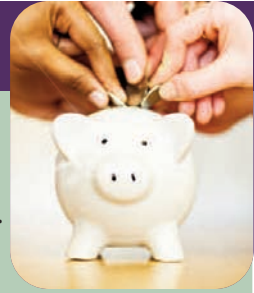
BVCU is your credit union. That means we work for you! That's why we can offer such great services, rates and terms. So take advantage of one of the best credit union membership benefits available to you.

Getting Started

Call Jarred or Michael at the numbers above or call the credit union at **303.442.8850**. You can also visit: www.bvcu.org/BVCU_auto_aves.htm and drive away with big savings today.

Automotive Avenues[®]

Your Unique Financial Journey



Financial Services

Just as your lifestyle and goals are different from other people, so are your financial needs. Do you need to tackle one of the following financial issues today?

- Do you need help with a 401(k) or pension plan rollover?
- Will you have enough income in retirement?
- Are you managing your

investments as good as you can?

- How will you pay for a child's education?
- Financially, what would happen to your family if you died?
- How will you pay for long-term care?

Or do you need to develop a financial roadmap to coordinate all of your total financial needs? Whatever your situation may be, the MEMBERS Financial Services Program located at Boulder Valley Credit Union has one objective:

to help you reach your financial goals.

Retirement, Insurance and Investment Services for Life.

When it comes to insurance and investments, we understand the importance of a trusted partner. Contact David Richey, CFP®, CRPC®, and Financial Advisor for MEMBERS Financial Services today at 303-473-4331 for a no-cost, no-obligation appointment.

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. B2MM-1205-4D02

AWARD (cont'd from pg. 1)



Laboratory, National Center for Atmospheric Research, Wal-Mart, Toyota, Subaru, Coors,

Corporate Express, Sun Microsystems, and many other local companies, researchers, and laboratories.

Boulder Valley Credit Union has adopted a number of

"green programs" including installation of solar panels at its main branch, recycling and composting programs via a partnership with Eco-Cycle of Boulder, installation of compact florescent lighting at all four of its branches, as well as an introduction of a suite of eco-related financial products. In addition, 100% of all

marketing collateral is printed on 30% post-consumer recycled paper using soy or cornbased inks, and responsible purchasing practices are used for office equipment and supplies, cleaning supplies, and lawn care.

For a full list of the credit union's eco-efforts, visit: www.WeCareColorado.com.

BVCU News

ANNUAL MEETING— BOARD ELECTION

BVCU's 49th Annual Meeting was held Tuesday, March 25, at the Arapahoe Branch in Boulder.

Jim Clemmer and Ken Black were re-elected to the Board

of Directors and Wade Payne, Gene Henderson, and Mike Joost were elected to the Supervisory Committee. For more information on the elected volunteers, visit: www.bvcu.org/election.htm.

FINANCIAL EDUCATION INFORMATION

For a plethora of financial information at your fingertips, visit: www.bvcu.org, and click on the **ONLINE MAGAZINE** icon.

Some highlights:

- Tough Times Series: Steps Before, During Layoff Make It Easier to Cope
- Can You Really Offset Energy Use?
- Tough Times Series: When Times Are Tough We Can Help
- Stop Denying, Start Saving to Cope With Infrequent Expenses
- House Shopping: Devise a Down-Payment Plan
- June Challenge—Get Great Threads for Less Bread

First Time Home Buyer Seminar

Location: Arapahoe Branch
5505 Arapahoe Ave.
Boulder

Time: 10AM to 1PM

Dates: Saturday, 7/19
Saturday, 9/13

LUNCH will be provided!

At BVCU, we know that taking that important step toward owning a home and achieving financial independence can leave you

with many questions. If you are thinking about buying a home, plan to attend our **FREE First Time Home Buyers Workshop**. Our team of Home Buyer Counselors will explain the home buying process and provide the information you need to purchase the home of your dreams with confidence. In fact, 97% of people who attend a first time home

buyer workshop receive the education and counseling they need to avoid problems that lead to foreclosure.

Hurry, make your reservations today because seating will be limited! Contact reservations at **303.442.8850 x1532** or mortgage@bvcu.org.

Community Spotlight:

BVCU's Earth Day Eco-Expo a Success

HOME EQUITY LINE OF CREDIT

Wish you could re-do your kitchen? Build an addition? Take a big vacation? Turn your wishes into reality with the Prime Minus 1.00% Home Equity Line of Credit (HELOC) from BVCU. It's so easy, and so smart, that it **seems like magic**. Contact the BVCU First Mortgage Division at **303.415.3505**.

WeCareColorado.com WEBSITE IS YOUR SOURCE FOR ECO-INFO

BVCU recently launched www.WeCareColorado.com



to promote our eco-efforts, eco-promotions, eco-partnerships, and a Resource Center for eco-friendly living. Visit here to discover the latest in environmental tips, take advantage of great green offers, and to learn what BVCU has been up to lately in the world of eco-friendly living.



BVCU celebrated Earth Day by hosting an Eco-Expo featuring over 30 local, Boulder-based environmentally-friendly and sustainable businesses and organizations. The Earth Day Eco-Expo took place at the Arapahoe Branch on April 19.

Expo exhibitors adeptly demonstrated how their services help others become more eco-conscious. Participating companies and organizations included eco-friendly products and services, alternate energy resource companies, eco-conscious resource guides, and sustainability organizations.



Attendees discovered proactive approaches to reducing their environmental footprint and were able to visit with a variety of eco-friendly businesses in one location. Participants enjoyed free food, games, and kid's activities. One of the main features, electric cars, trucks, and scooters, were on display and available for a test drive. Another crowd pleaser was the solar oven that cooked veggie hot dogs and s'mores.



BVCU is the only fully eco-conscious banking alternative in Colorado offering discount financing for fuel-efficient vehicle loans, solar panel additions, and other eco-friendly home improvements.

For more information about Boulder Valley Credit Union's Earth Day Eco-Expo, visit: www.bvcu.org or www.WeCareColorado.com. For information about exhibiting at the Eco-Expo next year, contact LeAnn Faulkner at **303.415.3514**.

Scholarship Winners (continued from page 1)

education, and their commitment to community involvement.

BVCU initiated its Annual College Scholarship program to recognize exceptional high school graduates. "We were extremely impressed with the quality of applications we received," stated Jason Bauer, VP of Marketing and E-Commerce with Boulder Valley Credit Union. "We believe that what students learn inside and outside of the classroom are equally important. Therefore, in addition to reviewing their academic achievements, we also judged applications based on the demonstration of diverse

blend of volunteer efforts, extracurricular activities, and work experience."

Boulder Valley Credit Union was pleased to see the accomplishments of so many applicants. Each scholarship winner was merited for their hard work, and their scholarship awards are a symbol of their commitment to continued education. BVCU will continue to build brighter futures through education in our communities.

Mary Lanaghen is planning to attend CU Boulder to study finance and accounting; Zachary Luna is planning to attend Colorado College to study marketing and visual arts; and Christina Buehler is planning to attend Colorado State to study radiology.



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.



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 = ATM onsite