



W I N T E R U P D A T E 2 0 0 8

Better Banking. Naturally.

Boulder Valley Credit Union is your eco-conscious banking alternative. We are the only financial institution in Boulder and the communities we serve to go beyond "going green." That's why we've developed an entire website devoted to being eco-conscious, www.WeCareColorado.com.

Our "Green" efforts are based upon programs designed to further our culture of environmental responsibility within the communities we serve. We are seeking to

promote and encourage our members, partners, and other financial institutions to help reduce the footprint we leave on our environment.

Committed to Zero Waste
BVCU has partnered with Eco-Cycle and is the first institution of its kind in Boulder to take significant steps toward becoming a Zero Waste



Company according to Robin Burton with Eco-Cycle of *Continued page 2*



TODAY & TOMORROW we're here for you

IMPORTANT DATES

Holiday Closures:

- Tuesday, January 1
(New Years Day)
- Monday, January 21
(MLK Jr.'s Birthday)
- Monday, February 18
(Presidents' Day)

FREE SEMINARS

First Time Home Buyer Workshop

- Saturday, February 9
(Arapahoe Branch)
- Saturday, March 15
(Arapahoe Branch)
10AM – 1PM

RSVP: 800.783.8850 x1532

BVCU wins Mortgage Award



Kimberley Morris, VP of Mortgage Lending

BVCU was recently named the winner of the 2007 Credit Union Excellence in Lending Award

for Mortgage Lending. The award, sponsored by CUNA Mutual Group and the CUNA Lending Council, evaluated credit unions on their mortgage lending strategies,

programs, and financial *Continued page 3*

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Going Green — continued from page 1

Boulder. “We are excited that Boulder Valley Credit Union made the decision to go beyond recycling by conserving, composting, and purchasing eco-friendly products.”

BVCU’s vision reflects a new era of resource conservation by working to create Zero Waste operations. BVCU looked into every aspect of its operations to determine what we could do to become more eco-conscious.

What we do:

- We print 100% of our marketing materials, including this one, on recycled paper with soy/corn-based inks
- We use 100% recycled copy paper and energy-efficient lighting
- We added solar panels at our main branch location
- We recycle paper, cans, plastics, etc.
- We offer “green” products, services, and incentives



- We sponsor tree plantings
- We partner with eco-friendly organizations
- We offer eco-friendly pricing and incentives on fuel-efficient autos and solar panel additions

WeCareColorado.com

BVCU recently launched www.WeCareColorado.com to promote our eco-efforts, eco-promotions, eco-partnerships, and a Resource Center for eco-friendly living.

“This is not about ‘Going Green’ or rolling out a novelty promotion. This is our way of doing business, and we encourage our members and business partners to do their part in considering an eco-conscious lifestyle via their day-to-day business practices,” said Jason Bauer, VP of Marketing.

What you can do:

In addition, BVCU proactively works with their members to help them “Go Green.” Here are a few ways we can help you help the environment:

1. Utilize FREE e-Statements and Online BillPay
2. Get better rates for fuel-efficient auto loans

3. Go solar just like us with discounted financing!
4. Choose checks on recycled paper

For more eco-conscious ideas and information, visit www.WeCareColorado.com

FREE Energy Efficient Bulbs for New Members... Now that’s a bright idea!

Every new member to BVCU receives a FREE energy-efficient light bulb to help them make an immediate positive impact on the environment. If every household in America changed one light bulb to a CFL bulb, it would be the equivalent of removing 800,000 cars from the road. Bauer summarized BVCU’s new philosophy, “It all starts with this small step, and in our view committing our entire organization to this philosophy is the right thing to do. It’s no longer about doing small things here and there; it’s who we are.”



For more information, call **303.442.8850** or visit our **Eco-Resource Center** at www.WeCareColorado.com for extensive information on how to “go green.”

Which Type of IRA is Right for You?



There are two main types of IRAs — traditional IRAs and Roth IRAs.

Most people saving for retirement can contribute to a traditional IRA. And, if you meet certain requirements, your contributions are tax deductible. Whether your contributions are deductible or not, your earnings accumulate tax deferred, so you won't owe income taxes until you make withdrawals. Deductible contributions and earnings are taxed at your regular income tax rate as you withdraw them.

With a Roth IRA, contributions aren't tax deductible when you make them. But in favorable contrast to a traditional IRA, earnings are free from income tax upon withdrawal if you

meet the specified conditions. A Roth IRA also has more flexible early withdrawal rules than a traditional IRA, and you aren't required to begin withdrawals at age 70½.

Determining which type of IRA account is right for you largely depend on several factors including:

- Your age at the time you're contributing
- Your tax rates when contributing and during retirement
- Your plans for needing this money prior to age 59½
- Your plan for leaving this money to heirs
- Your likelihood of actually setting aside the money you save in taxes and investing it in another account for retirement.

You have until April 15th, 2008

to make a contribution for 2007 up to \$4,000. For tax year 2008 the maximum contribution increases to \$5,000. If you are 50 or older, you can make an additional \$1,000 catch-up contribution.

For more information about IRA eligibility rules and help determining which IRA is best for you, contact David Richey, the MEMBERS Financial Services Program Representative serving the members of Boulder Valley Credit Union at 303-473-4331.

Representatives are not tax advisors. For information regarding your specific tax situation, please consult a tax professional.

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.

AWARD (cont'd from pg. 1)

performance. BVCU's First Mortgage Division won the award in the under \$250 million in assets category.

Our entry was based upon:

- Development of an Employer Assisted Housing Program (Targeting our Select Employee Groups)

- Introduction of Down Payment Assistance
- Promotion of Innovative Product Offerings (2/1 Buy Down Loans, My Community Mortgage)
- Educational Workshops (SEG & Community Based)
- Website Mortgage Center Development

- Staff Education (Freddie Mac)

If you would like to reach our **award-winning** First Mortgage Division in regard to a refinance, purchase, or if you have any mortgage related questions, please call **303.415.3505**.

BVCU News

YOUR CREDIT UNION IS FINANCIALLY SOUND

BVCU is not only financially sound and secure, we're growing! Nearly 18,000 members strong, BVCU has over \$157 million in assets and has experienced **over 11% growth** this year alone.

In addition to our very strong financial standing, we remain dedicated to providing the best service possible to our membership. Your credit union will always be here ready to serve you today & tomorrow.

E-STATEMENTS

Do your part to help the environment by signing up for e-Statements. Receive your monthly statement electronically rather than through postal mail. Your statements are saved in a SECURE online archive for up to 7 years. Not only is this a great way to go green yourself, but it also protects against Identity Theft. Sign up for e-Statements at the bottom of the menu on the left in Internet Banking.

WILL YOUR ARM ADJUST IN 2008?

Is your Adjustable Rate Mortgage about to adjust? Talk to BVCU before your lender adjusts your mortgage rates. We are here to provide unbiased expert advice you can trust. 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.

First Time Home Buyer Seminar

Location: Arapahoe Branch
5505 Arapahoe Ave.
Boulder

Time: 10AM to 1PM

Dates: Saturday, 2/9
Saturday, 3/15

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 **800.783.8850 x1532** or **mortgage@bvku.org**.

Community Spotlight: BVCU partners with PACE and Eco-Cycle



Jason Bauer, VP Marketing and Amin Delagah, Pollution Prevention Specialist w/PACE

Boulder Valley Credit Union is the FIRST financial institution in Boulder County to receive eco-conscious certification from Partners For A Clean Environment. PACE is the official environmental division of Boulder County.

BVCU went through an intensive review of our organizational eco-efforts and eco-offerings in order to receive the certification and qualify as a full-fledged eco-conscious institution.

The overall goal of the PACE program is to reduce the use of hazardous materials and the amount of waste to water, land, and air that results from business, government, and household activities in Boulder County. In order to meet this goal, PACE staff identify outreach

needs, compile information, and provide motivation for businesses to achieve emission and waste reduction beyond compliance levels.



PACE Certification Criteria

Focus group meetings are held with representatives of local businesses to help determine achievable and appropriate pollution prevention goals. The set of goals become the criteria for PACE certification. Business participation in the development of certification criteria gives the program more credibility and acceptance among the business community.

Eco-Cycle Partnership

BVCU has also partnered with Eco-Cycle taking a significant step toward becoming a Zero Waste Company. *(See cover story for more info.)*



Get a Jump Start on Tax Season with TurboTax Online at www.bvcu.org.



It's not too early to begin thinking about taxes while you still have time to make changes that can help lower your liability. We're

pleased to offer members the industry-leading TurboTax Online to help make planning and filing quick and easy.

Visit our website to find ways to:

- Identify deductions and other savings
- Browse important tax tips and articles
- Use interactive tools, like tax calculators

To get started today, visit www.bvcu.org and click on the TurboTax link under Marketplace and Other Services.

TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.



Arapahoe ATM

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 ATM

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 - noon

Estes Park ATM

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

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 = ATM onsite