



F A L L U P D A T E 2 0 0 7

First Time Home Buyer Workshop



Location: Arapahoe Branch
5505 Arapahoe Ave.
Boulder

Time: 10AM to 1PM

Date: Saturday, 10/13
LUNCH will be provided!


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 **303.473.4333** or **mortgage@bvku.org**.

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

3.99% APR fixed rate* HELOC

Wish you could re-do your kitchen? Build an addition? Take a big vacation? Turn your wishes into reality with the new low-rate Home Equity

Line of Credit (HELOC) from BVCU. It's so easy, and so smart, that it **seems like magic**.
 Consolidate high interest credit card debt

Continued page 3

TODAY & TOMORROW we're here for you

IMPORTANT DATES

- Holiday Closures:**
 Monday, October 8
(Columbus Day)
 Monday, November 12
(Veterans Day)
 Thursday, November 22
(Thanksgiving)
 Tuesday, December 25
(Christmas)

FREE SEMINARS

First Time Home Buyer Workshop
 Saturday, Oct. 13
(Arapahoe Branch)
RSVP: 303.473.4333

MEMBERS College Funding Seminar
 Mon., Oct. 22 *(Louisville)*
 Wed., Oct. 24 *(Longmont)*
RSVP: 303.473.4331

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www.bvku.org

Don't get hooked by "Phishers."

Tips to avoid being scammed online

Phishing attacks — fraudulent e-mails requesting personal information that appear to come from Web sites you trust, like your credit union or credit card company — are on the rise and, unfortunately, the Phishers are getting more and more clever in their deceit. Because this growing issue is so important, we're publishing an updated article that shares some of the most recent tips to avoid being scammed via email.

Avoid becoming a victim!

- Legitimate businesses will not ask you to "Verify your account information," send passwords, login names, Social Security numbers, or other personal information via e-mail. We will post phishing emails that affect our members to our online security resource and fraud alert web page www.bvcu.org/security
- If you receive an e-mail asking you to update credit card information, do not respond.
- Threats of "If you don't respond within 48 hours,

your account will be closed" are a common scam. These messages convey a sense of urgency so that you'll respond immediately without thinking. Other common phishing e-mail topics might even claim that your response is required because your account might have been compromised. Again, do not reply.

- Phishing e-mail messages are usually sent out in bulk and typically do not contain first or last names.
- HTML-formatted messages can contain links or forms that you can fill out just as you'd fill out a form on a Web site. A typical example might be "Click the link below to gain access to your account." Never provide private information by clicking on one of these types of links. A link may also take you to a phony website that looks very legitimate. Don't be fooled. Call your financial institution and report the phishing attempt as soon as possible.



- Ensure that you're using a secure website when submitting credit card or other sensitive info online, by checking that the web address begins with "https://" not just "http://".

To report suspicious emails:

- reportphishing@antiphishing.com;
- the FTC at: spam@uce.gov;
- The "abuse" email address at the company that is being spoofed
- FBI Internet Fraud Complaint Center at www.ifccfbi.gov

For more information visit: www.antiphishing.org or www.bvcu.org/security

College Funding Seminar to be Held on October 22 and October 24

Do college costs feel out of reach? Just about everyone agrees that an education pays. The real question is how to pay for an education. The good news is there are lots of tax-advantaged savings plans, tax breaks and aid programs to help pay the bills. The important step is to start saving now — it's never too late.

Learn sound strategies for keeping a college education within reach.

Attend a no cost, no-obligation College Funding Seminar on:

**October 22 at 6:00PM
Boulder Valley Credit Union**

**Louisville Branch
800 Coal Creek Circle
Louisville, CO 80027**

Or

**October 24 at 6:00PM
St. Vrain Valley Credit Union**

**777 21st Avenue
Longmont, CO 80501**



Topics to be covered include:

- Inflation and college costs
- Calculating funding needs
- Tax-advantaged savings strategies
- Choosing a funding option
- Investment strategies
- The cost of procrastination



For more information, or to reserve your place, call David Richey the MEMBERS Financial Services representative at 303.473.4331.

Representatives are not tax advisors. For information regarding your specific tax situation, please consult a tax advisor. Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member NASD/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-P1735F

HELOC (cont'd from pg. 1)

- ☞ Remodels/additions
- ☞ College tuitions
- ☞ **Fairy tale vacations**
- ☞ Anything your heart desires
- ☞ No out of pocket costs**
- ☞ Up to 100% of your home's equity***
- ☞ May be tax deductible†

Imagine the convenience of having a line of credit.

- ☞ Low fixed rate until 2008

Dreams can come true!

Call **303.442.8850** or apply online at **www.bvcu.org**.

*Rate quoted is the annual percentage rate (APR). Rate is only available on new loans and lasts through 12/31/07. Subsequently the rate may be as low as prime minus 1.00 percent. Once the rate adjusts from the introductory fixed rate of 3.99%, the rate will be subject to change monthly based on the prime rate. The Prime Minus 1.00% rate is the lowest available based on outstanding credit. 6.25% is The Wall Street Journal Prime Rate as of 5/31/2007. The initial APR of 3.99% is discounted – it is not based on the index and margin used for the later rate adjustment. The initial rate is in effect through 12/31/07. After rate adjusts, rate will not go below 3.75% and not go above 21.00%. Payment is 1% of balance after last draw. After seven years, the loan will be repayment only, eliminating draws. Primary residence in Colorado. ***Value is based on Value Check, a site that uses comparable values and tax assessment to determine value of the home or appraisal. Seven year draw period. After seven years, the loan will convert to a closed end second mortgage that eliminates draws. Member has the option of refinancing to a new HELOC. **For loans up to \$100,000 and doesn't include loans where an appraisal is required. †Consult your tax advisor.

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 \$154 million in assets and has experienced **over 10% growth** this year alone. Despite currently less than ideal economic and rate conditions, BVCU has positioned itself well and is still able to offer some of the best deposit and loan rates in the market to our members. 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.

BVCU MEMBER APPRECIATION DAYS

We conducted our annual Member Appreciation Days at the end of July at each branch location featuring our exciting Hot Dog & Soda 50 cent combo. We raised \$176.75 for the **BVCU Scholarship Foundation**.



LeAnn Faulkner, Business Development Coordinator, and Steve Carr, Public Relations Specialist

Smile ... We have a Free Gift for You!

All of us at BVCU would like to say "Thank You" to our members for choosing to do business with us. To express our appreciation, we're offering you a special gift — a **FREE 8 x 10 color portrait** of you or your family.

At your session, you can see all your photos immediately on a

state-of-the-art digital viewing system. Choose a complimentary 8x10 portrait from a number of different poses. You may also order additional poses/copies, however you are under **no obligation to buy**. Portraits will be available for pick up at the Credit Union approximately four weeks from

your scheduled sitting, just in time for the holidays.

Please call early to schedule your photography appointment.

P.S. "This offer is limited to one free gift per household per family."

Photography Location

Estes Park Branch — Upper Stanley Village
Louisville Branch — 800 Coal Creek Circle
Arapahoe Branch — 5505 Arapahoe Ave, Boulder

Phone

970-577-0750
720-890-0404
303-442-8850

Dates

Oct. 23
Oct. 24
Oct. 25-27

Photography Hours

Tues. 2 pm - 8 pm
Wed. 2 pm - 8 pm
Thurs.-Fri. 2 pm - 8 pm
Saturday 9 am - 2 pm

Identity Theft Concerns:

A MESSAGE FROM THE PRESIDENT AND CEO



Dear BVCU
Member,

I'm writing to inform you of several recent reports of fraudulent e-mails received

by both members and non-members of BVCU. **These e-mails are NOT from BVCU and are not the result of any shared or lost data on our part.**

We realize that these e-mail attacks create confusion, fear, and even anger among those who are targeted. The unfortunate reality is that the frequency of occurrence is on the rise, and there is no reason to think that there is going to be a change any time soon.

PLEASE BE ADVISED: BVCU will NEVER contact you via e-mail soliciting personal information, account information, or confirmation of any kind. The only way BVCU will communicate account information with our members is through Secure Messaging within Internet Banking. We will never contact you directly at your personal or work e-mail address.

If you receive one of these fraudulent e-mails, please note the following:

1. Delete the e-mail and DO NOT click on any of the links contained within the e-mail, even if they appear to link you to the BVCU website.
2. Under no circumstances should you provide information about your account(s) in response to one of these e-mails.
3. If you do provide account information to a fraudulent site, contact the credit union immediately. You will be required to close your account and open a new one.
4. Fraud updates are posted to our website frequently. Visit www.bvcu.org/security for details. BVCU places a premium on data security and confidentiality and is constantly striving to keep our security at the highest level. If you have any questions regarding recent e-mail fraud attempts, please feel free to contact us at **303.442.8850** or **800.783.8850**.

Please be assured that we will do everything in our power to prevent the occurrence of these types of emails. And enjoy the peace of mind in knowing that your finances are in good, secure hands at Boulder Valley Credit Union.

Sincerely,

Rick Allen, BVCU President/CEO



Crayons to Calculators a Huge Success!

Thanks partly to BVCU members, over 5,000+ students from low-income homes in Boulder Valley received loads of school supplies

as well as nearly \$300 in donations. Thank you for making such a difference in the lives of these wonderful kids!

Membership Agreement Change

Due to a Regulation E change by the Federal Reserve Board in August, a change has been made in your Membership Agreement booklet to the "Electronic Funds Transfer Agreement & Disclosure" section.

We currently state that you will get a receipt at the time you make any transaction (except inquiries) involving your account using an ATM, POS terminal, or Debit Card transaction with a participating merchant. The new law states the following:

- Merchants now have the option to discontinue providing receipts on ATM, POS terminal, or Debit Card transactions of \$15 or less.

Please note this change to your Membership Agreement.



NEW DRIVE-UP HOURS AT ARAPAHOE BRANCH!

The Arapahoe Branch located at 55th and Arapahoe is open from 9AM to 12PM on Saturdays.



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.

ATM = ATM onsite

