



S P R I N G U P D A T E 2 0 0 7

Member Referral Promo

Refer a Friend and you each receive **\$15** and a chance to win a **42" Widescreen Plasma HDTV**

Refer a friend, family member, neighbor, or total stranger to BVCU and we will not only give you each **\$15**, but will enter you to **win a 42" Widescreen Plasma HDTV!!!**

Referred members must be 18 years of age, and do **one** of the following:

- Open a checking account with direct deposit
- Open a qualifying loan
- Obtain a low-rate BVCU Credit Card
- Open and fund an IRA
- Bring over deposits in excess of \$10,000



Any **one** of these actions qualifies you both for **\$15** and a chance to **win the BIG PRIZE!!!!!!**

To make it even easier, we've included a member referral form on the inside of this newsletter.

So call your friends, your family, and send them our way. You could be the proud owner of a new Plasma TV!

Visit www.bvcu.org/refer for complete rules and details.

Rainbow Rewards

We've supercharged your Visa Cards!

Finally, a cash-back rewards program that makes sense for you and your local community! The Rainbow Rewards program is comprised of a coalition of Colorado

businesses that believe in embracing their loyal customers and giving back to their communities.

(continued page 4)

TODAY & TOMORROW we're here for you

IMPORTANT DATES

Holiday Closures:

Monday, May 28
(Memorial Day)

FREE SEMINARS

MEMBERS Retirement Solutions Seminar

"Long-Term Care Insurance"
Monday, May 21 (Louisville)

Wednesday, May 23
(Longmont)

RSVP: 303.473.4331

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Don't be caught by "Phishers."

Tips to avoid being scammed online



While we've all come to appreciate the modern convenience of the Internet, there are financial dangers that come along with this wonderful technology. One of the most common is an online scam known as "Phishing."

Phishing attacks use "spoofed" emails and fraudulent websites to fool recipients into divulging personal financial data such as account usernames, passwords, social security numbers, and other sensitive information. By hijacking the trusted brands of financial institutions, online retailers, and credit card companies, phishers are typically able to convince up to 5% of the recipients of their attacks to respond with secure, personal information.

Avoid becoming a victim! The Anti-Phishing Working Group recommends the

following to help you avoid becoming a victim.

- Be suspicious of any email with urgent requests for personal financial information (usernames, passwords, credit card numbers, social security numbers, etc.) In the past month, three fraudulent emails claiming to be from BVCU have been reported. If you receive such an email, please call us immediately. We will post phishing emails that affect our members to our online security resource and fraud alert web page at www.bvcu.org/security
- Don't use the links in an email to get to a web page if you suspect the message might not be authentic. Call the company or log onto their website directly.
- Avoid filling out forms in email messages that ask for personal financial information.

- 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://".
- Consider installing online tools to help protect you. EarthLink ScamBlocker — free to all Internet users — alerts you when you visit a page known to be a phisher's site. Download at www.earthlink.net/earthlinktoolbar
- Regularly check your financial institution, credit and debit card statements to ensure that all transactions are legitimate. Report suspicious transactions immediately.
- Ensure that your browser is up-to-date and security patches applied.

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

Retirement Income Seminar to be Held on May 21 & May 23



Financial Services



Long-term care costs are largely uncovered by Medicare and most private or group health insurance plans. With the cost of long-term care averaging \$61,116 per year for a semi-private room in a nursing home,¹ it is important for families to understand their options for coverage.

It is estimated that 50% of individuals will need long-term care coverage at some point in their lifetime.²

Those who reach retirement without a plan for covering these expenses may lose not only their financial assets, but choices for care and independence.

Attend a **no-cost, no-obligation** Retirement Income Seminar on:

**May 21 at 6:00PM
at Boulder Valley Credit Union, Louisville Branch
800 Coal Creek Circle
Louisville, CO 80027**

Or:
**May 23 at 6:00PM
at St. Vrain Valley Credit Union
777 21st Avenue
Longmont, CO 80501**

Join us to learn:

- Four common misconceptions about long-term care
- Why people fail to plan financially
- Your options for funding long-term care
- Types and levels of care available

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

Sources:

1. American Council of Life Insurers, Long-Term Care Insurance or Medicaid: Who Will Pay for Baby Boomers' Long-Term Care?, 2005 2. 2003 *Field Guide*, National Underwriter

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Rainbow Rewards (cont'd from pg. 1)

Cash-Back Rewards Now Available

As a big thank you gift for supporting your local business community, you receive cash back rewards while we donate to both local charities and public schools. This is our

community... this is Rainbow Rewards. Members can earn rewards by using their Boulder Valley Credit Union Visa Credit and Debit Cards. They can access information and their

reward account balances online at:
www.rainbowrewards.com/bvcu.


rainbow rewards™
Cash back that gives back.

5 Five Minutes to Switch to BVCU's FEE-FREE Checking.

Switching to BVCU's Fee-Free Checking is smart, easy and can save you a bundle!

- No minimum balance
- No monthly service fee
- No withdrawal fee
- FREE Internet Banking
- FREE Online BillPay and E-Statements

In addition, our checking accounts come with a FREE Visa Debit Card that is SUPERCHARGED with Rainbow Rewards.

Simply visit www.bvcu.org/switch, and fill-in the online forms. Our switch kit makes changing your checking account to BVCU easy by generating and printing all the letters/forms you need to make the switch. The entire process can be completed by you online in **less than five minutes**.

Now that's time well spent. Switch today!

BVCU News



48TH BOULDER VALLEY CREDIT UNION ANNUAL MEMBERSHIP MEETING

The format for the Annual Meeting has changed, and this required credit union business meeting will no longer be held at the Millennium Harvest House.

The 48th Boulder Valley Credit Union Annual Membership Meeting will be held **May 22, 2007, at 4PM at the Arapahoe Branch** (5505 Arapahoe Ave., Boulder).

The meeting will begin promptly and light refreshments will be served. There will be no prize drawings this year.

BRAYMAN-BEACH SCHOLARSHIP

BVCU is accepting applications for an annual **\$5,000 Undergraduate Student Scholarship Award** through the Brayman-Beach Scholarship Foundation. This Colorado credit union affiliated foundation awards one high school senior or undergraduate student \$5,000. Please return your application to any BVCU branch by **May 1, 2007**.

The Brayman-Beach Scholarship is named in honor of two visionary leaders – Susan J. Brayman and Carroll D. Beach – of the Colorado Credit Union Movement whose contributions have made a lasting mark on our community's youth and their futures.

For more information or to apply online, visit www.bvcu.org or contact Eleni Sarris, Executive Director of the Foundation, at **720.479.3214**.

Community Spotlight: COMMISSIONED ARTWORK INSTALLED IN LOUISVILLE BRANCH



A commissioned work of art painted by local Boulder artist, Bonny Lhotka (www.lhotka.com) was recently installed in the Louisville Branch. Lhotka, a successful artist who has created her own unique style, used photos of the land surrounding the Louisville branch and the Flatirons to create the stunning canvas.

In the top left of the piece, there is actually a faded picture of the historic Biella homestead that was very near to where the Louisville Branch was built. The grass and sky in the piece are from photos taken right outside the branch and the rocks and water are from areas around the Flatirons.

While we've included a representation of the piece with this article, printing simply

can't do the work justice. To truly appreciate the multi-dimensional quality and vivid color, we encourage you to visit the branch to see the art in person. In addition to Lhotka's work, a few other pieces of art were also added to the branch interior, so we know you'll find a visit to the Louisville branch well worth the trip.

Kayleen Bordas, Branch Manager at Louisville, says the recent addition of fine art has created quite a stir. "Members love the visuals and the fact that they depict nearby scenery. The artist is local, so it's a wonderful way to celebrate both the talent and beauty of our surrounding community."

The Louisville Branch is located at **800 Coal Creek Circle, Louisville.** Stop by and visit us today!

Refer

Member Referral Card

Please clip and return completed form to your nearest BVCU branch



Your Name

Your Address

Your Phone Number

Name of Referred Member

Referred Member's Phone Number

Referred members must be 18 years of age, and do **one** of the following:

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- Open a qualifying loan
- Obtain a low-rate BVCU Credit Card
- Open and fund an IRA
- Bring over deposits in excess of \$10,000

Any one of the actions above qualifies you both for \$15 and a chance to...

**Win a
42" Widescreen
Plasma HDTV!!!!!!**

Promotion ends May 31, 2007

See www.bvcu.org/refer for complete list of rules

National Credit Union Youth Week (April 22 - April 28)

“Stash Your Cash at the Credit Union”

There's never a better time to learn the value of savings than when you're young. Establishing a solid understanding of money and budgeting early on can translate into lifelong financial success. That's why BVCU is proud to participate in National Credit Union Youth Week. To celebrate, we're offering our youngest members the following special benefits during the week:

- **We will pay the membership cost** for all new youth accounts (Under 18)
- Coloring contest for children 13 and under and Financial Literacy Quiz for ages 14-17 earns prizes and a **chance to win an iPod** (entries due by Thursday, April 26).
- Join us on **Friday, April 27** for hotdogs, popcorn, goodie bags, and other prizes.

Start your child off on the right foot. Visit www.bvcu.org/YouthWeek for details.



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

