



S U M M E R U P D A T E 2 0 0 7

Introducing our 3.99% APR fixed rate* HELOC

With BVCU's new low-rate Home Equity Line of Credit (HELOC), we can show you a way to finance just about all of life's little...and not so little... expenses. It's so easy, and so smart, that it *seems like magic*.

- ☞ Home remodels/additions
- ☞ Consolidate high interest credit card debt
- ☞ College tuitions
- ☞ Take a *faïry tale vacation*
- ☞ Anything your heart desires

Imagine the convenience of having a line of credit.

- ☞ Low fixed rate until 2008
- ☞ No out of pocket expenses**
- ☞ Up to 100% of your home's equity***
- ☞ May be tax deductible†

So start enjoying your happily ever after...today. Call **303.442.8850** or apply online at **www.bvcu.org**.



TODAY & TOMORROW we're here for you

IMPORTANT DATES

Holiday Closures:
Wednesday, July 4
(Independence Day)

Monday, September 3
(Labor Day)

FREE SEMINARS

MEMBERS Seminars
"Women and Investing"
Monday, July 9 *(Louisville)*

Wednesday, July 11
(Longmont)

"Retirement Income"
Monday, Aug. 20 *(Louisville)*

Wednesday, Aug. 22
(Longmont)

RSVP: 303.473.4331

*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. 8.25% 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.

Go Green with BVCU!

Rates as low as 5.99% APR on Fuel-Efficient Autos!

BVCU is proud to bring you some fabulous new offers that are not only eco-friendly, but member friendly. With our new promotions, you can

save big on auto loans, add solar panels to your home, and get a free energy-efficient gift in the process.

Continued page 3

INSIDE >>>

Energy Saving Tips	2
Retirement Seminar	3
HDTV Winner!	3
BVCU News	4
Community Spotlight: BVCU Goes Solar	5
Crayons to Calculators	5
Students Visit BVCU	Back

Energy Efficiency Made Easy

Simple ways to increase energy efficiency and reduce utility bills

If you're tired of watching more and more of your monthly income go to the utility companies, you'll want to read on. BVCU has compiled several easy-to-implement, low cost—or *no cost*—ways to save energy and money. And, of course, should you decide to implement some of the bigger projects, keep in mind that **BVCU's 3.99% Fixed Rate Home Equity Line of Credit** is a really smart way to do some of this really smart stuff!

Heating and Cooling



Heating and cooling account for about half of a typical home's energy use. Ensure that your home is equipped with plenty of insulation, a programmable thermostat and modern equipment. If you're considering a new furnace or cooling system, be sure to check with your utility company regarding rebates that can help offset the cost. You can also:

- Set your thermostat to 68° in the winter and 78° in the summer
- Have your furnace and cooling equipment regularly maintained
- Raise and lower window coverings to allow heat in during the winter and keep it out in the summer
- Install ceiling fans to increase air circulation

Weather Proofing

A home's windows, doors, roof, attic, etc., can account for 25%-40% of the load on your heating and cooling system. Also consider:

- Seal cracks and holes that allow valuable heated or cooled air to escape
- Add glass doors to fireplaces and keep the flu closed when not in use
- Consider replacing older windows with energy efficient panes
- Add attic insulation if your current insulation is less than 6" deep

Hot Water

A hot water heater is typically the second largest energy user in the home.



- Set your water heater temperature to 120°
- Turn your water heater to the lowest setting when you go on vacation
- Take short showers instead of baths

Appliances and Lighting

Your refrigerator is a big energy user and the other appliances in your home aren't far behind. When purchasing new items, be sure to look for the Energy Star® logo as it assures maximum energy efficiency.

- Clean refrigerator coils
- Set your refrigerator

between 34° and 37°

- Keep oven door closed—every time it's opened the temperature can drop 25°
- Save 30%-50% on cooking costs by defrosting first
- Run your dishwasher only when it's full
- Scrape, don't rinse dishes
- Wash clothes in the coolest water possible
- Dry loads back-to-back
- Turn off lights when you leave a room
- Install compact fluorescent (CFL) bulbs—see the [article on the front page to learn how to get an energy efficient light bulb FREE from BVCU](#)



Go Solar

Solar electricity is becoming more popular and more affordable. State and federal tax breaks as well as big energy savings can really help this option pay off. Call BVCU for information about discounted financing on installations.



For more information and details on how BVCU has gone green as well as a listing of what we can do for you, visit www.bvcu.org/green today.

Retirement Income Seminar to be Held on August 20th and August 22nd



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 experiencing the type of joyful, stress-free retirement you have 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 on:

**August 20 at 6:00PM at Boulder Valley Credit Union, Louisville Branch
800 Coal Creek Circle
Louisville, CO 80027**

OR Attend:

**August 22nd at 6:00PM at St. Vrain Valley Credit Union,
777 21st Avenue
Longmont, CO 80501**

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 health care needs?
- What sources of income should I draw upon and when?

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

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-P1786F3 (0106)

Go Green (cont'd from pg. 1)

**5.99% APR*
ON AUTOS!**

Now when you purchase an environmentally- friendly car (vehicles with a 25 mpg** or greater)† we'll give you an exceptional rate of just 5.99%.

GET A FREE GIFT

Receive a FREE gift — an energy-efficient light bulb — for any new loan. New

members also receive this eco-friendly gift.

GO SOLAR!

Interested in installing solar for your home? BVCU can help by providing financing at a discounted rate.

Call **303.442.8850** or visit **www.bvcu.org/green** to learn more about any of these promotions today.



*APR = Annual Percentage Rate. Based on Credit Score. **MPG = miles per gallon † Based on U.S. Environmental Protection Agency (EPA) standards as published in the 2007 EPA Guide on www.fueleconomy.gov

BVCU News

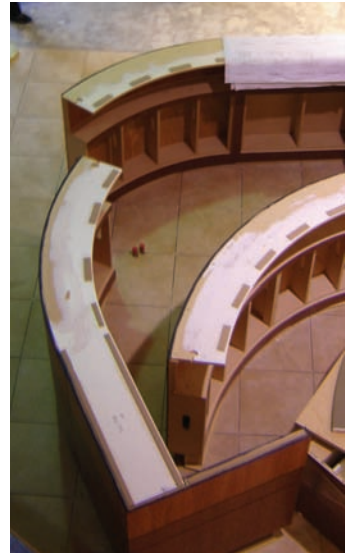
ANNUAL MEETING

BVCU's 48th Annual Meeting was held Tuesday, May 22 at the Arapahoe Branch in Boulder, CO. Bill Kalous was re-elected to the Board and Ron Reichert was elected to the Board after serving four years as Supervisory Committee Chairman.



ARAPAHOE BRANCH REMODEL

If you haven't been to our Arapahoe Branch lately, you may not recognize it. Our new and improved branch now features a fantastic new lobby, receptionist desk and teller line. Additionally, new carpeting and furniture complete the remodel. In addition to all the changes inside, we also added **energy-efficient solar panels** that will help to reduce costs and save the environment for years to come. Visit our "new" branch today to check out our updated look!



Congratulations to BVCU member Chad Hedgpeth, the winner of our "Refer a Friend" promotion. At BVCU it really pays to be a member. Lower rates, higher dividends and the

BVCU MEMBER WINS BIG! A BIG 42" WIDE SCREEN HDTV THAT IS!

occasional big screen TV giveaway. Chad Hedgpeth earned his reward just for having a friend join the CU. His friend received \$15, too!

At BVCU we're always working hard to enhance the lives of our members. So be sure to watch for

upcoming promotions where you could be the next lucky winner, too!



Community Spotlight:

BVCU'S NEW SOLAR ELECTRIC SYSTEM PRODUCES CLEAN ENERGY WHILE LOWERING COSTS.

BVCU recently installed a 10-kilowatt Sun Power solar electric system on the roof of our Main Branch at 55th and Arapahoe



in Boulder. Beginning in late June, this new solar electric system began producing clean, emission-free solar electricity, thereby offsetting 14 tons of CO² pollution each year for the 30-40 year life of the system. ***This is the equivalent to planting 1,078 total trees or eliminating 30,500 auto traveling miles per year.***

Leading the way to a better tomorrow

In addition to incentives from Xcel Energy which reduced the cost of the system by 52%, BVCU will enjoy lower, fixed energy costs for years to come. "Boulder Valley Credit Union is the **first credit union in Boulder** to go green and turn to solar electricity for its future energy needs," announced Boulder Valley Credit Union's CEO, Rick Allen. "We hope that with our leadership, other companies will follow suit by taking action to preserve our environment and public health."



A smart, easy decision

"The decision to install the solar electric system by Namaste Solar became simple once we

discovered the cost-savings of energy over the years and how doing so helps protect our environment," explains Allen. The system also allows for future plans to install additional panels that will increase the electricity production.

A celebration that benefits our members

To celebrate this milestone, BVCU is offering **discounted auto loans** for fuel-efficient vehicles as well as giving away an **eco-friendly gift** for a limited time to all new members and new loans. You can also take advantage of special **low-rate financing for solar electric systems** in your home or pick up a brochure that offers energy efficiency tips from our branch locations.

Visit www.bvcu.org/green for more information on these promotions.



Crayons to Calculators

Principals report that many of the 5,000+ students from low-income homes in Boulder Valley routinely begin school without adequate supplies.

You can make a difference by **donating dollars or school supplies** to give these students in our community the tools they need in school. *You can drop off a backpack with essential school supplies at our branches beginning July 13.*

All donations collected at our Estes Park Branch will benefit the Park School district families. For information on which supplies to purchase or to make a donation please visit www.CrayonsToCalculators.org

BVCU educates students on finance during International Credit Union Youth Week

Long-time BVCU member, Renee Goodhew, brought her home-schooled class of seven students and their brothers and sisters to the credit union for an informative presentation about the importance of savings as well as a tour of the facilities in conjunction with International Credit Union Youth Week.

Steve Carr, BVCU's Public Relations and Education Specialist, covered the importance of saving money, the cost of credit, how checks are processed through the Federal Reserve, and revealed the secret of "earning" your way to becoming a millionaire.

"Out of all the areas that they toured, students like to see the 'behind the scenes' at the drive-up. They love watching the tubes come in and go out," explained Carr.

The students also enjoyed having their fundraising coins tallied by the coin counting machine. The total? Students collected over \$1,100 for a charity of their choice in Boulder.



Renee Goodhew's home school class (and brothers and sisters) enjoyed a tour and presentation at BVCU. They also received balloons and other gifts during International Credit Union week.



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

