

THE CREDIT UNION COLUMN

NO PERSONAL BANKERS AT THE CREDIT UNION

At most other financial institutions the more money you have and the more funds you borrow, the more personal service you receive and the less fees you pay. This practice, unfortunately, means those who can afford the least end up paying the most.

At Boulder Dam Credit Union, the amount you have on deposit and the number of loans you have has no bearing on the service we provide. Our theory is if we can't do it for everyone, then we shouldn't be doing it at all. Whether it is individual service, no fee accounts, or the lowest rates on loans, every member receives the same service and products.

How we deliver our services is why we are called a cooperative and why members of Boulder Dam Credit Union understand a cooperative "spirit" is a necessary ingredient to our common success.

SHRED DAY

Very few special events we conduct draw as much attention or appreciation as our Annual Shred Day.

This year's Shred Day is scheduled for Wednesday, April 17th, from 9:00 a.m. to 2:00 p.m. As always, we will have a couple of staff on hand to assist, but we do ask that members abide by the following rules.

1. Items that cannot be shredded are plastic files, leather of any kind, three-ring binders, ink cartridges and compact discs of any kind. Please do not leave these types of items hoping we will find another way to take care of them. If it can't be shredded, please dispose of it prior to bringing it to us.
2. Please do not arrive early in the morning and leave your shredding curbside. We ask that you not drop off your shredding and leave unless a staff member or employee of the shredding company has instructed you to do so. An unhappy employee is one that has to move 16 boxes of papers out of the way so that a shred truck can pull in and park.
3. And as always, be patient. This is a free service that we are pleased to provide to our members (and probably non-members as well). Your appreciation can be shown by being patient if there is a line when you arrive.

Happy shredding!

MEMBERSHIP REMINDER

It is important that we periodically share with the community how membership in Boulder Dam Credit Union really works. The Credit Union charter specifies that only the primary member on an account is the member (and thus an owner) of the Credit Union.

If you are a joint account holder on an account at the Credit Union, and that is the only account relationship you have with us, then you are only an account holder, but not a member. You must be primary on an account in order to be a member and have voting rights on Credit Union business.

If you have any questions, please see any of our front-line personnel and they can fill you in on the details.

PLEASE DRIVE CAREFULLY

In case you haven't noticed, the parking lot between the Credit Union and the Senior Center is one big pedestrian crossing. For the most part drivers are cautious and courteous as they pull out and pass through. But, there is the occasional driver that will pass through much too fast or back out of their parking spot without looking first. Considering the traffic, we have been very fortunate not to have had more accidents. Please be patient and observant when driving and walking near the Credit Union, we value your membership too much to think you may become an accident victim.

WORDS OF WISDOM

*If you want to see the true measure of a man,
watch how he treats his inferiors, not his equals*

- J.K. Rowling



Boulder Dam Credit Union
530 Ave G, Boulder City
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ACCOUNTS INSURED UP TO \$500,000



American Share Insurance insures each account up to \$250,000. Excess Share Insurance Corporation provides up to an additional \$250,000 of insurance per account. This institution is not federally insured.