

# THE CREDIT UNION COLUMN

## CHRISTMAS

Please note, the Credit Union will be closing at 1:00 p.m. on Monday, December 24<sup>th</sup> and will be closed on Christmas Day. Please plan your financial needs accordingly.

### I HOPE IT IS NOT TOO LATE

More and more of us are using the internet to do our holiday shopping and it presents a great opportunity for the con-artists to try once again to catch the vulnerable off guard. Helpful hints from the Federal Trade Commission:

1. Never click on a link inside an e-mail to visit a Web site. Type the address into your browser instead.
2. It's easy for a business to look legitimate online. If you have any doubts, verify the company with the Better Business Bureau.
3. Only 2% of reported identity theft occurs through the mail. Report online fraud to the Federal Trade Commission at [FTC.gov/complaint](http://FTC.gov/complaint).
4. Retain your receipts, statements, and packing slips. Review them for accuracy.
5. Shred confidential documents instead of simply discarding them in the trash.

### SHOPPING WORDS OF WISDOM

The following on-line shopping advice comes from our ACH partner WesPay's newsletter:

- Secure your mobile device and computer. Be sure to keep the operating systems and security software current and updated.
- Use passwords. It's one of the simplest and most important steps.
- Do not use public computers or public wireless for your online shopping.
- Know your online shopping merchants. Limit your shopping to merchants you know and trust.
- Look for "https" when making an online purchase. The "s" stands for secure.
- Do not respond to pop-ups.
- Do not click on links or open attachments in emails from financial institutions/vendors.
- Do not auto-save your personal information.
- Use common sense to avoid scams. Don't ever give your financial information or personal information via e-mail or text.
- Review privacy policies. Make sure you know what they can do with your information.

Very good tips to help protect your good cheer during the holidays!

### SAFE DEPOSIT BOXES

All sizes are available (although somewhat limited in the largest size). If you are in need of a safe and secure space to store critical documents, collectibles, or any other personal item that requires the ultimate in security, come see us. The charge is minimal and the security is the best.

### REGARDLESS OF THE HOLIDAY

Merry Christmas for me, Happy Hanukkah for others, Happy Kwanzaa for still others.

Regardless of your religious affiliation or tradition, be sure to drive down Nevada Way at night-time and catch the spirit. Between the improvements made to our entry way and the decorations made by our City, I would challenge that there are few towns any more beautiful than Boulder City this time of year.

And while you're at it, stop in and visit the shops and restaurants. A healthy, local economy is good for all of us.

### DON'T FALL FOR IT!

The e-mail comes from a bank that you don't recognize (or maybe you do). It goes on to say, "Your sign in details have been suspended. Please proceed to (Bank Name) to confirm your details and register your account to our new security module."

Don't do it! If you haven't initiated the contact, then it is likely fraud. Be smart and don't click!

### WORDS OF WISDOM

*Stay positive and happy. Work hard and don't give up hope. Be open to criticism and keep learning. Surround yourself with happy, warm and genuine people.*

-Tena Desae



**Boulder Dam Credit Union**  
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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.