

THE CREDIT UNION CONNECTION



WINTER 2026

We are people helping people build their future and realize their dreams



CREDIT UNION ICONS

With the start of a new year comes the opportunity to look at things from a different perspective. We have the wisdom of hindsight and the power of motivation to drive us forward. It has been said, that “change is the only constant” and it is no different for us here at the credit union. Some changes, however, are more difficult than others. On December 31st, two legends at the credit union hung up their sneakers, so to speak. Mary Beth Clift and Barbara Bennett, who worked for a combined 95 years at the credit union, began the much-deserved retirement phase of their careers. We will miss them both greatly. They have exemplified the vision of people helping people that has been the driving force behind Boulder Dam Credit Union for years. We want you to know, however, that outrageously superior service does not leave with them. We have exceptional staff ready and willing to assist you with your financial needs. While ever-changing financial demands have necessitated new service models, our focus on member service has not changed. Speak to any of our staff and we know that you will agree. Please join us as we acknowledge the exceptional careers of these credit union icons.

Your Credit Union did remarkably well in 2025. We returned bonus dividends three times in 2025 totaling over \$3.4 million. Share balances continued to grow and our loan portfolio has reached record levels. In turn, loan and investment-related income levels have allowed us to keep our standard savings rates significantly higher than market rates. We continue to pride ourselves on the efficient nature of our operation and we strive to keep costs low without impacting service levels.

We are looking forward to another great year and as you set your goals for 2026 whether you are saving, borrowing, investing, or spending...we can help.

–Steele Hendrix, President/CEO



This **Edition**

Annual Meeting

Board Of Director
Elections

Giving Back to
our Community

Eric Estes Financial
Education
Scholarship

ONLINE EDUCATION



SCAN
CODE TO
ACCESS



Mobile
Banking



Online
Bill Pay



Personal
Finance
Manager



TransferNow



Card Control



Credit
Sense



Online
Banking



ANNUAL MEETING

The Credit Union's 86th Annual Meeting will be held on the evening of Wednesday, March 11, 2026, at the Boulder Creek Pavilion. Tickets to the event are limited and normally sell out quickly. While some (if not most) of this demand can be attributed to the social gathering and celebration, this meeting is also critically important for business reasons. It is a chance for your management and Board of Directors to provide details on how your Credit Union is doing from a financial and regulatory perspective, while also allowing us to complete tasks required by our by-laws.

This is an ownership meeting, and we hope all of you, as shareholders, are as proud of your Credit Union as we are. Each year, for 86 years, this has been our chance to celebrate together and review the status of your credit union. Join us on March 11th for our annual meeting of the membership!

Ticket sales begin Wednesday, February 18th at 9 a.m. at BDCU. Our Board of Directors will be there to welcome you with donuts and coffee. We recommend arriving early, tickets were sold out by 10:00 a.m. last year!

BOARD OF DIRECTOR ELECTIONS

Boulder Dam Credit Union's nominating committee has selected the following candidates for Board of Director positions in 2026:

- Frank DiSanza
- Charmaine Ferrari
- Bob Merrell
- Cyndy Anderson

Candidates serve for two and three year terms.

GIVING BACK TO OUR COMMUNITY

Boulder Dam Credit Union takes great pride in its ongoing commitment to supporting the local Boulder City community through organizational sponsorships. Our collaboration with various Boulder City organizations reflects our Community-Based core value. We focus our efforts on being involved in and giving back to Boulder City, the community we call home. In 2025, Boulder Dam Credit Union is proud to announce that we have donated over \$150,000 to various community initiatives. We are grateful for the opportunity to be a positive force within our community, and we look forward to continuing our efforts to make a meaningful difference in the lives of those we serve in 2026.

ERIC ESTES FINANCIAL EDUCATION SCHOLARSHIP

At Boulder Dam Credit Union, we believe in investing in the future of our youth by supporting their education and financial literacy journey. The Eric Estes Financial Education Scholarship is a \$1,000 scholarship designed to assist students who have demonstrated a commitment to financial education and are pursuing higher education. This scholarship honors the legacy of former CEO Eric Estes by empowering students to achieve their educational and career aspirations while emphasizing the importance of financial literacy.

Open to High School Seniors, the scholarship requires applicants to demonstrate involvement in our financial literacy programs, such as Moola Moola or High School Understanding Your Money, and submit an essay along with two letters of recommendation. Applications will be accepted through March 31, 2026, and the recipient will be announced in May. For more details and instructions on how to apply, visit www.boulderdamcu.org/scholarship.



ASI ACCOUNTS INSURED UP TO \$500,000 **ESI**
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, and if the institution fails, the Federal Government does not guarantee that depositors will get back their money.

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