

# THE CREDIT UNION CONNECTION



SPRING 2026

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



## DIGITAL SPRING CLEANING

Spring isn't just a great time to freshen up your home, it's also the perfect time to tidy up your digital life. Just like clutter can build up in our closets, old accounts, weak passwords, and unused apps can pile up online, leaving us more vulnerable to fraud. Here are a few easy steps you can take to protect yourself and stay one step ahead of scammers:

- **Refresh Your Passwords:** If you've been using the same password for multiple accounts, it's time for a reset. Create strong, unique passwords for each account—think long and complex.
- **Turn On Multi-Factor Authentication:** Whenever possible, enable multi-factor authentication (MFA). This adds an extra layer of security, requiring a second step (like a verification code sent to your phone) to log in. It's a small step that makes a big difference.
- **Review Your Statements:** Take a moment to go over your recent debit and credit card statements. Look for anything unfamiliar, no matter how small. Fraudsters often start with small charges to test the waters.
- **Clean Up Old Accounts and Apps:** Unused apps and online accounts can be security risks. Delete what you're no longer using and double-check that you've removed any saved payment information before closing an account.
- **Update Device Security Settings:** Make sure your devices, phones, tablets, and computers are running the latest software updates. These updates often include critical security patches that help protect your information.

A little digital spring cleaning now can save you a lot of trouble later. Taking these proactive steps not only protects your information, it gives you peace of mind. If you ever spot suspicious activity or just have a question, don't hesitate to contact us. We're here to help you.



This **Edition**  
VISA Gift Cards

Website  
Legitimacy

Petrizzo  
Financial

# ONLINE EDUCATION



SCAN CODE TO ACCESS



Mobile Banking



Online Bill Pay



Personal Finance Manager



TransferNow



CardControl



Credit Sense



Online Banking

## VISA GIFT CARDS

**Visa gift card fees will be waived from May 1st – June 30th, 2026!** Our provider of Visa gift cards has waived their \$2.00 issuance charge per card. What does that mean for our members? They are free to you as well! As with most of our services, we only charge you what we are charged. When the fees are waived for us, they are also waived for you! Gift cards make a great gift for moms, dads, grads, and anyone else in your life! We have many gift card designs to choose from.

## WEBSITE LEGITIMACY

**Before you do anything on a website, ensure the URL is correct.** Many scammers use URLs that deliberately look very similar to a real business, but link to a copycat website. Scammers hope to lure you into the “evil twin” website to trick you into giving them personal information such as your account number and password.

If you have doubts that you’re on the right page you can retype the URL into your browser, conduct an internet search for the business name, and see if the same website is in the top listing. A website you’re buying from should have https in the web address. You can also read the website’s “About Us” section to look for information about the business.

We know online shopping is a convenient, time-efficient resource. Stay secure and double-check the legitimacy of a website before making a purchase. And remember: If it seems too good to be true, it probably is.



**It’s never too early to start saving.** Opening an account for a child is a great way to begin teaching good money habits. Good saving and spending habits can take time to learn so introducing your child to saving at an early age can create valuable lifelong habits. In addition to savings and checking accounts, there are different types of financial accounts for children. 529 and UGMA/UTMA accounts are offered through Petrizzo Financial. Jim Petrizzo, along with his wife Michelle and daughter Chelsea have been located at Boulder Dam Credit Union since 2011. Petrizzo Financial partnered with Independent Financial Group (IFG) in March of 2022. Jim and Chelsea are registered financial advisors, and Michelle’s role covers administrative support.

Consider the investment objectives, risks, charges and expenses before investing in a 529 College Savings Plan. Investments in a 529 plan are neither insured nor guaranteed and there is the risk of investment loss. Securities and advisory services offered through Independent Financial Group, LLC (IFG), a Registered Investment Adviser. Member FINRA/SIPC. Petrizzo Financial, Boulder Dam Credit Union and IFG are unaffiliated entities. Investments offered through IFG are:

Not Insured by NCUA or Any Other Government Agency	Not Credit Union Guaranteed	Not Credit Union Deposits or Obligations	May Lose Value
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**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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