

THE CREDIT UNION COLUMN

BANK ON YOUR TERMS WITH BDCU'S DIGITAL TOOLS

Managing your finances should be simple, secure, and convenient, and with BDCU's online and mobile banking, it is.

Our digital tools are designed to help you stay in control of your money anytime, anywhere. Whether you're at home, at work, or on the go, you can:

- Check balances and view recent transactions
- Transfer money between accounts
- Deposit checks using your smartphone
- Send or receive money from people you know or trust
- Pay bills and schedule recurring payments
- Monitor your credit score with Credit Sense
- Set account alerts to stay informed

Our mobile app puts the credit union right in your pocket, with features that make it easy to track spending, save for goals, and manage your day-to-day banking with confidence.

If you haven't enrolled in online banking or downloaded the app yet, now is a great time to take advantage of all it offers.

It's banking made for your lifestyle — safe, simple, and always available.

JURY DUTY SCAM

The following article is provided by the Federal Trade Commission. Scammers are still pretending to be the police, calling to say you've missed jury duty and need to pay. But in a new twist, some scammers are now telling you to visit a website to enter your personal information so they can steal it and your money.

It starts with a call that sounds like it's from an officer in your local police department. (It's not.) They claim you missed jury duty (you probably didn't) and will be arrested unless you visit a website to pay a fine (still no).

They send you to a site that looks legitimate, with an official-sounding URL and government-looking seals (all fake). It'll ask you to enter your birthdate and Social Security number to "look up how much you owe." It might ask you to pay up to \$10,000 in fines on the site, or send you to a "government kiosk" (no such thing) to pay by cryptocurrency. But every bit of this is a scam.

Here's what to know:

Real law enforcement officers won't call to say you'll be arrested or threaten to arrest you if you hang up. Even if the caller ID looks like it's coming from your local police department. (Scammers can fake it.)

Only scammers say you can only pay with cash, gift cards, a payment app, cryptocurrency, or a wire transfer service like Western Union or MoneyGram.

If you get a call like this, hang up.

If you think the call could be real, don't go to the URL they give you. Instead, look up the court's real website for jury duty information or call the court directly at a number you know is correct.

FINANCE TIP

One of the easiest ways to take control of your spending is to practice the 24-hour rule. The next time you're tempted to make a non-essential purchase—whether it's a new gadget, clothing item, or something in your online cart—wait 24 hours before buying it.

This short pause gives you time to consider whether the item fits into your budget and aligns with your goals. More often than not, the urge passes, and you'll save money without feeling deprived. It's a simple habit that can lead to smarter, more intentional spending over time.

WORDS OF WISDOM

"Success is not final, failure is not fatal: It is the courage to continue that counts."

— Winston Churchill



Boulder Dam Credit Union
530 Ave G, Boulder City
(702) 293-7777
www.boulderdamcu.org



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.