

# THE CREDIT UNION COLUMN

## THE BIG CLEAN/SHRED DAY

BDCU is partnering with the City of Boulder City to provide secure off-site document shredding at The Big Clean on Saturday, March 28<sup>th</sup>, 9 a.m. – 12 p.m. in the Bravo Field Parking Lot, 891 Ave B.

This is the perfect time to safely dispose of documents that may contain sensitive information. To reduce the risk of identity theft, the most important documents to shred are bank statements and ATM receipts, expired ID cards, old credit cards, documents containing your social security number and credit information, investment documents, old pay stubs, and voided checks. The annual event allows residents an opportunity to "Recycle, Repurpose and Renew" by getting rid of unneeded items in their homes.

Our participation in The Big Clean will take the place of BDCU's separate annual shred day. This will allow us to better support our community partners and join with the larger community in this effort.

## ERIC ESTES FINANCIAL EDUCATION SCHOLARSHIP

The Eric Estes Financial Education Scholarship is a \$1,000 scholarship opportunity for students who demonstrate a commitment to leadership, academic excellence, and financial literacy. If you have a student who is nearing graduation, encourage them to apply!

This prestigious scholarship is named in honor of BDCU's longtime CEO, Eric Estes, and reflects his unwavering dedication to empowering individuals through financial education.

The Eric Estes Financial Education Scholarship is open to students who are BDCU members and who have demonstrated a lifetime of financial literacy efforts.

Students interested in applying for the scholarship must meet all eligibility requirements and submit their applications by March 31, 2026. To apply, applicants can access the full list of eligibility requirements and submit their application at [www.boulderdamcu.org/scholarship](http://www.boulderdamcu.org/scholarship).

## UNPAID TOLLS – IT'S PROBABLY A SCAM!

Whether you've driven through a toll recently or not, you might've gotten a text saying you owe money for unpaid tolls. It's probably a scam. Scammers are pretending to be tolling agencies from coast to coast and sending texts demanding money. Learn how the scam works so you can avoid it in this article provided by the Federal Trade Commission.

You get a text out of the blue that says you have unpaid tolls and need to pay immediately. The scammy text might show a dollar amount for how much you supposedly owe and include a link that takes you to a page to enter your bank or credit card info — but it's a phishing scam. Not only is the scammer trying to steal your money, but if you click the link, they could get your personal info (like your driver's license number) — and even steal your identity.

To avoid a text scam like this:

**Don't click on any links** in, or respond to, unexpected texts. Scammers want you to react quickly, but it's best to stop and check it out.

**Check to see if the text is legit.** Reach out to the state's tolling agency using a phone number or website you know is real — not the info from the text.

**Report and delete unwanted text messages.** Use your phone's "report junk" option to report unwanted texts to your messaging app or forward them to 7726 (SPAM). Once you've checked it out and reported it, delete the text.

Learn more about spotting and avoiding text scams at [ftc.gov/textscams](http://ftc.gov/textscams).

## WORDS OF WISDOM

*"Happiness is not a goal...it's a by-product of a life well lived"*

-Eleanor Roosevelt



**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.