

# THE CREDIT UNION COLUMN

## EASTER CANDY SALES

See's Candies is for sale at BDCU! All proceeds benefit Children's Miracle Network. Hop on over and get a yummy treat while supporting a great cause!

## 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 28th, 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).

## DID YOU REALLY WIN A PRIZE?

If you get a call saying "you've won a prize," you might be thinking, why not claim it? Unfortunately, it's likely a scam to steal your money — especially if it's for a contest you didn't enter. So how can you spot and avoid a prize scam? The Federal Trade Commission compiled the following tips.

Here's how these scams often go. You get a call out of the blue saying you've won something — maybe a new car, a laptop, or money. The caller might even claim they're with a well-known sweepstakes company like Publishers Clearing House, hoping to seem legitimate. (They're not.) Before you can claim your prize, they say you need to pay "taxes," "shipping and handling charges," or "processing fees." (You don't.) Bottom line: if they say there's a charge to get your prize, it's a scam. If you pay, you'll end up losing money instead of winning anything.

To help you avoid a prize scam:

- **Slow down.** Scammers will say things like "it's a limited time offer" to try to pressure you to act quickly. So, if anyone tries to rush you into paying, stop.
- **Know that real prizes are free.** Anyone who tells you to pay to get your prize — whether it's for "taxes," "shipping and handling charges," or "processing fees" — is a scammer.
- **Do some research.** Search online for the name of the contest or the company with words like "complaint," "review," or "scam" to see what others are saying. And know that no real sweepstakes company will demand money for a prize.

## WORDS OF WISDOM

*"Forgiveness is a strange thing. It can sometimes be easier to forgive our enemies than our friends. It can be hardest of all to forgive people we love."*

-Fred Rogers



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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.