

# 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

Saturday is the big 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.

## 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:

### 1. 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. And don't forget to update your online banking credentials regularly.

### 2. 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.

### 3. 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.

### 4. 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.

### 5. 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.

### 6. Stay Cautious with Links and Attachments

Think twice before clicking on unfamiliar links or downloading attachments from unknown senders. If something feels off, it probably is.

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. At Boulder Dam Credit Union, protecting our members is always a top priority. Whether it's in-branch, online, or through community education, we're here to help you keep your financial information safe year-round. If you ever spot suspicious activity or just have a question, don't hesitate to reach out. We're your partner in financial wellness—and that includes peace of mind.

## WORDS OF WISDOM

*"Let us not look back in anger, nor forward in fear,  
but around in awareness."*

- James Thurber



**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.