

# NUVISTA NEWS



IN THIS ISSUE

# 2020

A YEAR IN REVIEW

Be in the Know

# 2021

LOOKS BRIGHT

Save the Dates

## *Photo Contest Winner* **STACHA WESTBROOK**

“During these unique times, we have an opportunity to “light the world” and to make a difference. By showing compassion and kindness, we can be that light to all we come in contact with. We can be a beacon of hope. It never ceases to amaze me, living in beautiful Montrose, Colorado the picturesque moments we are blessed to witness.

Here is to our future. A light of Hope for Health and Happiness.” —*Stacha Westbrook*

**N**  
**NUVISTA**  
FEDERAL CREDIT UNION



## NuVista Awarded CDFI Designation

*(COMMUNITY DEVELOPMENT FINANCIAL INSTITUTION)*

NuVista Federal Credit Union is proud to announce that the credit union has been certified as a Community Development Financial Institution (CDFI), a designation granted by the Department of the Treasury's CDFI Fund. The CDFI Fund plays an important role in generating economic growth and opportunity by investing in and building the capacity of CDFIs, empowering them to grow and contribute to the revitalization and growth of their communities. CDFIs finance affordable housing, small businesses, community facilities, schools, health care centers, grocery stores and many other types of investments that spark growth in communities across America. NuVista is one of only three credit unions in the State of Colorado to hold this designation.

Access to affordable financial products and services is a staple of strong, economically sound communities, especially in these difficult times we are facing. The lack of access to affordable personal financial products, as well as financing for small businesses and other critical community development projects, has led to increased need for alternative and reliable sources of financing. As a CDFI, NuVista Federal Credit Union is dedicated to developing innovative products and services to help fill those unmet needs of the communities we serve.

***Please visit our website for more information on CDFI.***

## *In the Community*

Whether it is during unexpected situations that were thrown at all of us during 2020, or with the NuVista Federal Credit Union Scholarships, or through Donations to Local Organizations, we are proud to help our Members when we can. NuVista loves our communities!

### **NuVista COVID-19 Utility Assistance and Loan Deferments**

We offered a Utility Assistance Program as well as Loan Deferments to our Members that were negatively financially impacted by COVID-19. We were able to assist 23 Members with a total of \$5,169.50 in Utility Assistance and 26 Members with Loan Payment Deferments.

### **Scholarship News**

We awarded three Scholarships totaling \$3,600 to local high school graduates. Congratulations to Georgia Pieper – Ouray High School, Kelsee Dixon – Palisade High School, and Kyla Engleman – Gunnison High School. We wish you the best in your next chapter. Watch for Scholarship information in early 2021.

### **NuVista Donations**

NuVista and the Donations Committee has awarded over \$10,000 to the following organizations during 2020:

Montrose County 4-H Livestock Sale  
Olathe High School Grad Party  
Riverbottom Trail Run  
Montrose High School Lacrosse Team  
Montrose County School District  
Kid's Lunches  
Dolphin House Golf Tournament  
Montrose Got Talent  
Bosom Buddies Annual Run

FTC Silver Spoon  
Haven House Golf Tournament  
HopeWest  
Montrose Education Foundation  
Montrose County Woolgrowers Association  
Second Chance Humane Society  
Senior Community Care Pace Program  
Fortuna Tierra Club

While COVID didn't allow for a lot of Volunteering in 2020, some of the Team typically donates their time to the following organizations and events:

Boy Scouts of America  
BPOE 1053  
City of Montrose Competitive  
Baseball Program  
Grace Community Church  
Montrose Education Foundation  
Montrose Rotary  
Ouray 100 Ultra Race

Rotary Club of Gunnison  
San Juan Mountain Runners Black Canyon  
Ascent and the Turkey Trot  
The Willows Assisted Living  
Toys for Tots  
Trinity Baptist Church

# BE IN *The Know*

## ONLINE AUCTION FRAUD

*Tips from the United States Secret Service to Avoid Becoming a Victim every year.*

Online auction fraud is a sophisticated scheme that relies on the increasing popularity of e-commerce marketplaces, such as Craigslist and eBay. Using these sites, fraudsters post false advertisements for merchandise that does not exist. Then, using a multitude of convincing methods, these cyber-criminals persuade victims to send money for the non-existent goods.

**Here are some tips to keep in mind while shopping online:**

- Google the seller's name, email address, and phone number looking for discrepancies in information.
- Investigate the seller by examining the feedback and the seller's history.
- Be suspicious of a seller using multiple email accounts or phone numbers to communicate.
- Fraudsters will commonly impersonate U.S. Service Members overseas as a strategy to avoid regular communication with buyers and to provide a reasoning why an item is substantially cheaper than the market value.
- If the price seems too good to be true, it's probably a scam.
- If possible, purchase items online using your credit card versus debit card because charges can be disputed if fraud occurs.
- Never complete a purchase outside of the auction site methodology. Fraudsters will encourage the buyer to complete the transaction "offline" to avoid fees and will attempt to persuade the buyer to purchase the item via wire transfer.
- If an escrow service is used, ensure that it is legitimate.
- Be suspicious of any seller who insists on the buyer using pre-paid gift cards for payment.
- Never photograph a gift card and send to the seller "as proof" of payment.
- Ask the seller about when delivery can be expected and obtain tracking numbers for shipments.
- Never provide your social security number or any other personally identifiable information (PII) to the seller.
- Victims are encouraged to file a complaint with local police department, the FTC at [www.ftc.gov/complaint](http://www.ftc.gov/complaint), or the Internet Crimes Complaint Center at [www.ic3.gov](http://www.ic3.gov).

## 2020 Fun!

## NEW LOCATION

*Our Gunnison Branch moved to its new home at 205 N. Sydney Street*

If you haven't been by yet, stop in to see the team! Enjoy the convenience of our new ATM and Drive Thru.



## PRIVACY NOTICE

### NUVISTA PRIVACY POLICY

NuVista is committed to safeguarding your confidential information.

Please see our Privacy Policy on our website [NUVISTA.ORG/DISCLOSURES/PRIVACY-POLICY](http://NUVISTA.ORG/DISCLOSURES/PRIVACY-POLICY) or visit your local branch to request a printed copy.

#### WHAT YOU CAN DO TO HELP PROTECT YOUR PRIVACY

**Protect** your account numbers, card numbers, social security numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your debit or credit card, as that makes you vulnerable in the event you lose your card or card is stolen.

**Use caution** in revealing account numbers, social security numbers, etc. to other persons. If a caller tells you he/she is calling you on behalf of the credit union and asks for your account number, you should beware. Legitimate credit union staff would already have access to that information.

**Keep your information current** with NuVista. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If you have recently moved or changed any of your contact information, please stop in or call 888.261.7488 to update your information.

**NuVista.org**

# 2021

LOOKS BRIGHT FOR NUVISTA

# things to look forward to

## *Make plans to attend the* **ANNUAL MEETING**

## Save the Date

**Thursday**  
**March 25<sup>th</sup>, 2021**  
**5:15 pm**

2711 COMMERCIAL WAY  
MONTROSE, CO 81401

As a Member of NuVista Federal Credit Union you are an equal owner and the entire Membership benefits when everyone participates. The Annual Meeting is your opportunity to learn about our financial position and the goals for the future.

There are three positions available on our Board of Directors. The three incumbents running for another term are Jon Waschbusch, Vanessa Ellis, and Virgil Turner. Please stop by to see their Bios.

Are you or someone you know interested in volunteering as a NuVista Board Member? Nominations for vacancies may also be made by petition signed by 1% of the Members. Closing date for receiving nominations by petition is February 12th, 2021. If interested, please send petition to our Election Committee:

**NuVista Election Committee**  
**P.O. Box 1085 | Montrose, CO | 81402**

If you have any questions, please contact BJ Coram at 970.497.5300.

## *Membership Appreciation Days* **TO CELEBRATE YOU!**

**WE HOPE TO BE ABLE TO HAVE OUR MEMBERSHIP APPRECIATION DAYS IN 2021!  
SAVE THE DATES AND JOIN US FOR FOOD, FUN, AND PRIZES**

**MONTROSE**

**FRIDAY JUNE 18<sup>TH</sup>, 2021**

**GUNNISON**

**FRIDAY AUGUST 6<sup>TH</sup>, 2021**

## **BEST** *of the Valley*

NuVista Federal Credit Union was voted Best Credit Union for the 4<sup>th</sup> year in a row in the Montrose Daily Press 2020 Best of the Valley.

**THANKS FOR YOUR VOTES!**

**We love what we do!**



KEEP AN EYE ON OUR WEBSITE

**NUVISTA.ORG**

AND FOLLOW US ON FACEBOOK FOR  
UP-TO-DATE INFORMATION.

WE WOULD LIKE TO **THANK YOU**  
FOR BEING A PART OF OUR NUVISTA FAMILY  
AND WE LOOK FORWARD TO SEEING YOU SOON!