

NUVISTA NEWS



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LOOKS BRIGHT!

Save the Dates

Photo Contest Winner *Spring Rafting, Ruby Horsethief Canyons* *on the Colorado River*

by Todd Field

“Imagine that you live in a place of unparalleled natural beauty. Imagine that this place boasts the world’s best river rafting, best fly fishing, best hunting, best mountaineering, best canyoneering, best skiing and best mountain biking. Imagine that this place is an infinite checklist that even a lifetime’s work can’t complete. Then imagine that you live in Montrose, Colorado. Lucky you... they’re one and the same.” —*Todd Field*

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NUVISTA
FEDERAL CREDIT UNION

2019

a year in review

BEST of the Valley

NuVista Federal Credit Union was voted Best Credit Union for the 3rd year in a row in the Montrose Daily Press 2019 Best of the Valley.

THANKS FOR YOUR VOTES!



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 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 in the Community

Whether it is with the NuVista Federal Credit Union Scholarships, as a title sponsor for the Reality Fair held at Montrose High School, or through Donations to Local Organizations, NuVista loves our communities.

Scholarship News

We awarded three Scholarships totaling \$3600 to local high school graduates. Congratulations to Addison Saunders – Montrose High School, Amber Flynn – Gunnison High School, and Clara Schulte – Gunnison High School. We wish you the best in your next chapter. Watch for scholarship information in early 2020.

Financial Reality Fair News

NuVista was pleased to partner with the Montrose Chamber of Commerce for the 2019 Financial Reality Fair. This is an event that allows local high school seniors to learn by doing. The students spend the day getting to spend “a month in the life of...” by choosing an occupation, where to live, day to day living scenarios, and even discussing how to save for retirement. It is a great event that we are pleased to be a part of.

NuVista Donations

NuVista and the Donations Committee has awarded \$14,462 to the following organizations during 2019:

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| <i>Black Canyon Boys & Girls Club</i> | <i>MHS Girls Golf</i> |
| <i>Bosom Buddies 27th Annual Walk</i> | <i>MHS Lacrosse</i> |
| <i>Cattlemen's Days</i> | <i>MHS Senior Party</i> |
| <i>City of Gunnison Aquatics Center</i> | <i>MHS Volleyball</i> |
| <i>Dream Catcher Therapy/</i> | <i>MHS Wrestling</i> |
| <i>End of the Trail Rescue</i> | <i>Montrose Education Foundation</i> |
| <i>Gunnison Arts Center</i> | <i>Montrose Junior Livestock Sale</i> |
| <i>Gunnison Community School</i> | <i>Mt. Sneffels Education Foundation</i> |
| <i>Gunnison Elementary Field Day</i> | <i>Olathe FBLA</i> |
| <i>Gunnison HS Project Grad</i> | <i>Olathe HS Senior Party</i> |
| <i>Gunnison Parks & Rec Youth Soccer</i> | <i>Olathe Middle School Yearbook</i> |
| <i>Gunnison Underdog Rescue</i> | <i>Olathe Wrestling</i> |
| <i>Gunnison Valley Observatory</i> | <i>Out of the Darkness</i> |
| <i>Hope West</i> | <i>Partners of Delta, Montrose & Ouray</i> |
| <i>Learn Turn N Burn Barrel Racing</i> | <i>Ridgway Chamber Golf Tournament</i> |
| <i>Life Choices Family Resource Center</i> | <i>San Juan Healthcare Foundation</i> |
| <i>Log Hill Hustle on the Mesa</i> | <i>Second Chance Humane Society</i> |
| <i>MCSD Special Olympics</i> | <i>Sharing Ministries</i> |
| <i>MHS Choir Vocal Effect</i> | <i>Uncompahgre Watershed Partnership</i> |
| <i>MHS Constitution Club</i> | <i>Valley Youth Orchestra</i> |
| <i>MHS Girls Basketball</i> | <i>Welcome Home Alliance for Veterans</i> |

Some of the NuVista team also donates their time to the following organizations and events:

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| <i>Boy Scouts of America</i> | <i>Montrose Rotary</i> |
| <i>BPOE 1053</i> | <i>Ouray 100 Ultra Race</i> |
| <i>City of Montrose</i> | <i>Rotary Club of Gunnison</i> |
| <i>Competitive Baseball Program</i> | <i>San Juan Mountain Runners</i> |
| <i>Dos Rios Golf Club</i> | <i>Black Canyon Ascent and the Turkey Trot</i> |
| <i>Grace Community Church</i> | <i>The Willows Assisted Living</i> |
| <i>Gunnison Arts Center</i> | <i>Toys for Tots</i> |
| <i>Montrose Education Foundation</i> | <i>Trinity Baptist Church</i> |

Be in the Know

DID YOU KNOW? In 2018, every dollar of fraud cost credit unions and banks roughly **\$2.92** – a **9.3% increase** over 2017. And that number increases every year.

...and remember, since a credit union is a member-owned cooperative, it affects every credit union Member! NuVista continuously implements new security processes and functionality to mitigate card fraud. Despite all these security features, you can never be too careful with your card information.

HERE ARE SOME TIPS TO HELP KEEP YOUR CARD SAFE:

Don't make transactions on open networks

When there is no password required to access a WIFI network, unencrypted data can be visible to any computer nearby that may be able to intercept information you're transmitting and receiving from websites that don't have "https" in the URL. That means you could be sending your card number or other personal information right into the waiting hands of an identity thief. Bottom line: never enter your card number when using unsecured public WIFI networks if you're not sure whether the website uses SSL.

Social media sites are not secure

Do not make an online purchase unless you are confident that it is a legitimate site. Once you give out your card information, you are responsible for the charge, whether you receive what you thought you ordered or not.

Don't share your number with unverified representatives

Fraudsters or identity thieves often call and claim to be from an organization you trust to trick you into giving them your card number. "Phishing" is also common online, when criminals send emails pretending to be your card issuer and asking for personal information. Just remember: If you didn't initiate the phone call or email, don't give out your card number.

Do not loan your card to others

The card was issued for your use only. Friends, family members and others are not as careful with YOUR money as you are. Remember, when the card is returned, the others still have your confidential card information.

Don't email your card number

Some email hackers employ search tools that scan for strings of numbers likely to be card numbers. Also, any time you write or type your card number and give it to someone in an unsecured, unencrypted manner (including on a piece of paper), you increase your risk of exposure. Some businesses ask to hold your card number as a sort of deposit or guarantee. While not unusual, this isn't very safe — and you should seek alternatives.

Don't share your card number where others can hear

Many legitimate financial transactions are conducted on the telephone, and may require you to verbally give your card number and other personal information. If you recite that information out loud, anyone in earshot will be able to use it — so avoid making these calls in public places.

And last but not least, it is a privilege to have a card. We assume when we issue the card that you will use it responsibly and maintain the confidentiality of your card information. If you have lost your card numerous times, we may no longer issue a replacement card for you. Or if your account activity is such that it puts your card, your account, and the credit union at a higher risk of fraud, we may not issue a replacement card for you.

Let's all work together to stop fraudsters and minimize the fraud losses that we all feel!

Don't post photos of your card

While it may seem obvious, never post photos of your card online. Though you may delete the image, it lives on in internet infamy. When it comes to pictures, some people feel safe when they cover the first eight digits of their card. Others obscure the last eight. In either case, it's a bad idea. An enterprising thief could easily figure out the remaining digits.

Manage your passwords and accounts carefully

Make secure, unique passwords for each site: Use a password manager like LastPass or 1Password to generate and manage passwords.

Change your passwords regularly: It's also a good idea to change your passwords on a regular basis.

Log out after every transaction: Be sure to log out of all websites — especially if you're using a computer accessible by others.

Disable autofill: Web browsers will often store your credit card information for you. If you want to be extra cautious, don't use this feature.

Look for "https": Before submitting your card information online, make sure the website's address starts with "https://" rather than just "http://" — the "s" stands for secure, and it means information you submit through forms is encrypted.

Review your card transactions

You don't have to wait for your monthly statement to review your card activity. Be proactive and log into your account once a week to check for any fraudulent charges. And, while an unrecognized charge of \$1 may seem insignificant, it's worth looking into. Card thieves commonly charge a series of small purchases to see if a card is still active and available for use. If a crook determines your card is "live," then you could expect some larger fraudulent purchases to follow. To take it a step further, you should pull your credit reports once a year to make sure they look correct. You could also sign up for a credit monitoring service that alerts you to any suspicious activity.

Watch for skimmers

Card fraudsters also use devices called "skimmers" to collect card data at ATMs and automated gas pumps. They fit over the card slot or PIN pad, and look much like the normal machine. Since they're very hard to detect, it's important to monitor your bills for suspicious activity. You can learn more about skimmers, and see examples of their authentic appearance, in the post from Krebs on Security.

2020

LOOKS BRIGHT FOR NUVISTA!

things to look forward to

Make plans to attend the **ANNUAL MEETING**

Save the Date

Monday
March 23rd 2020
5:30 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 two positions available on our Board of Directors. The two incumbents running for another term are: Amber Perkins and Gigi Pridy. 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 10th, 2020. If interested, please send petition to our Election Committee by February 10th, 2020.

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

If you have any questions, please contact BJ Coram at 970/497-5300.



Coming Soon!

We are excited to announce that our Gunnison Branch will be relocating to a new home in 2020! This new location will offer all of the outstanding Member services we currently have as well as a Drive Thru and an ATM. Stay tuned for more details.



Membership Appreciation Days to Celebrate YOU!

Join us for food, fun, and prizes.

MONTROSE
Friday June 19th, 2020

GUNNISON
Friday August 7th, 2020



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!