

# NUVISTA NEWS



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# 2022

LOOKS BRIGHT

Save the Dates

## *Photo Contest Winner*

**TODD FIELD**

*Heisshorn (13,411'), Uncompaghre Wilderness*

### **“13ers are way cooler than 14ers.**

For every one heartbeat who climbs a 13er, there are hundreds making a bid on the 14er next door. 13ers stand proud, stoic and untouched, while 14ers are littered with footprints, cairns and long lines of selfie-stick people seeking Instagram mojo. 13ers are statistically more demanding, requiring route-finding skills, stamina, and time invested in trial and error. In the end, they are a much more intense, more intimate mountain experience.

### **Montrose local? Embrace the 13er!”**

**Todd Field**

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

# 2021

# a year in review

## NUVISTA Awarded CDFI Rapid Response Program \$1.8 million grant



In June 2021, NuVista Federal Credit Union was included in the list of recipients of the CDFI RRP Grant Funds. The U.S. Treasury awarded \$1.25 Billion to support economic relief in communities affected by COVID-19. The grants were made through Treasury's CDFI Rapid Response Program (CDFI RRP) and provide necessary capital for CDFIs to respond to the economic challenges created by the COVID-19 pandemic, particularly in underserved communities. The CDFI Fund designed the program to disburse the funds rapidly in light of the nationwide economic impacts of the COVID-19 pandemic. The CDFI RRP was authorized by the Consolidated Appropriations Act, 2021 (Pub. L. 116-260).

## In the Community

NuVista loves our communities! With the NuVista Federal Credit Union Scholarships, Bite of Reality, or through donations to local organizations, we are proud to help our members when we can.

### NuVista Donations

NuVista and the Donations Committee has awarded over **\$11,000** to the following organizations during 2021:

- |   |   |                                      |
|---|---|--------------------------------------|
| <i>Pope John Paul II Academy Partners</i> | <i>Gunnison Cattlemen's Days</i>          | <i>Colorado Taxidermy</i>            |
| <i>High Elevations Productions</i>        | <i>Montrose Athletics Golf Tournament</i> | <i>Make-A-Wish</i>                   |
| <i>Peak Virtual Academy</i>               | <i>Fortuna Tierra Club</i>                | <i>Cobble Creek Scholarship</i>      |
| <i>OHS Grad Celebration</i>               | <i>Delta County 4-H Livestock</i>         | <i>Black Canyon Scholarship</i>      |
| <i>San Juan Healthcare Foundation</i>     | <i>Olathe High School</i>                 | <i>Montrose Wrestling</i>            |
| <i>Dolphin House</i>                      | <i>Bosom Buddies</i>                      | <i>Delta Athletics</i>               |
| <i>Life Choices Walk</i>                  | <i>Spring Gala</i>                        | <i>Western CO Welcome</i>            |
|   | <i>Bite of Reality</i>                    | <i>Montrose Economic Development</i> |

While COVID didn't allow for a lot of Volunteering in 2021, some of the team typically donates their time to the following organizations and events:

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

### Scholarship News

We awarded two scholarships totaling \$2,400 to local high school graduates. Congratulations to **Morgan Dominguez–Gunnison High School**, and **Jacob Dubroff–Ridgway High School** (unavailable for photo). Please encourage your students to apply!



### Bite of Reality®:

NuVista was proud to be a title sponsor of the 2021 Virtual Reality Fair–Bite of Reality®. This special event included Seniors from Montrose High School, Olathe High School, and Peak Academy.

Bite of Reality® is a hands-on app-based simulation that appeals to teens while giving them a taste of real-world financial realities. Teens were given a fictional occupation, salary, credit score, a child, student loan debt, credit card debt, and medical insurance payments. This interactive activity teaches teens how to make financial decisions and give them a better understanding of the challenges of living on a budget. They dealt with a pushy 'car salesperson', and a commission-based 'realtor', and learned the difference between their wants versus their needs. There was even a "Fickle Finger of Fate" that gave students unexpected 'expenses' and 'windfalls'—just like in real life.

## BEST of the Valley



NuVista Federal Credit Union was voted Best Credit Union for the 5<sup>th</sup> year in a row in the Montrose Daily Press 2021 Best of the Valley.

**THANKS FOR YOUR VOTES!**

**We love what we do!**

## Exciting News... Now Serving Delta County!

**We are proud to announce that our charter now includes Delta County. The NuVista Difference continues to grow! Please help us spread the word that anyone that lives, works, worships, or goes to school in Delta County is now eligible to become a NuVista Member.**

**THANKS FOR BEING A PART OF OUR FAMILY!**

# 2021 Fun

Our Gunnison Branch was one of the hosts to the September Gunnison After Hours Block Party. We enjoyed spending time with our friends and neighbors!



## BE IN The Know

### SCAMS, SCAMS, SCAMS

#### *Some Common Scams to be aware of:*

- **Tech Support Scams**—scammers call and claim to be from the Tech Support Team. At best, they are trying to get you to pay them to “fix” a nonexistent problem with your device or software. At worst, they are trying to steal your personal or financial information. And if you allow them to remote into your computer to “fix” the issue, they will often install malware, ransomware, or other unwanted programs that can steal your information or damage your device or data.
- **Phone Scams**—this scam comes in many forms, but they tend to make promises and threats, or ask you to pay in certain ways.
- **Emergency Scams**—scammers call or email or send a message through social media claiming to be a family member in distress. They may say they were arrested, or in an accident, or another medical emergency.
- **Social Security Scams**—scammers pretend to be from Social Security Administration and try to get your social security number and money.
- **Phishing Scams**—scammers use email or text messages to trick you into giving your personal information.
- **Unemployment Benefit Scams**—imposters are filing claims for unemployment benefits.

#### *Things to remember:*

- **There is no prize:** The caller might say you were “selected” for an offer or that you’ve won a lottery. But if you must pay to get the prize, it’s not a prize.
- **You won’t be arrested:** Scammers might pretend to be law enforcement or a federal agency. They might say you’ll be arrested, fined, or deported if you don’t pay taxes or some other debt right away. The goal is to scare you into paying. But real law enforcement and federal agencies won’t call and threaten you.
- **You don’t need to decide now:** Most legitimate businesses will give you time to think their offer over and get written information about it before asking you to commit. Take your time. Don’t get pressured into deciding on the spot.
- **There’s never a good reason to send cash or pay with a gift card:** Scammers will often ask you to pay in a way that makes it hard for you to get your money back — by wiring money, putting money on a gift card, prepaid card or cash reload card, or using a money transfer app. Anyone who asks you to pay that way is a scammer.
- **Government agencies won’t call to confirm your sensitive information:** It’s never a good idea to give out sensitive information like your Social Security number to someone who calls you unexpectedly, even if they say they’re with the Social Security Administration or IRS.

#### *What can you do to avoid a scam?*

- **Block unwanted calls and text messages.** Take steps to block unwanted calls and filter unwanted text messages.
- **Don’t give your personal or financial information in response to a request that you didn’t expect.** Legitimate organizations won’t call, email, or text to ask for your personal information, like your Social Security, bank account, or credit card numbers. If you get an email or text message from a company you do business with and you think it’s real, it’s still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Don’t call a number they gave you or the number from your caller ID.
- **Resist the pressure to act immediately.** Legitimate businesses will give you time to decide. Anyone who pressures you to pay or give them your personal information is a scammer. No matter how dramatic the story is...Check out the story with other family and friends. Hang up or close the message and call your loved one directly. Don’t call the phone number provided by the caller or caller ID. Ask questions that would be hard for an imposter to answer correctly. And above all, stay calm.
- **Know how scammers tell you to pay.** Never pay someone who insists you pay with a gift card or by using a money transfer service. And never deposit a check that you receive and send money back to someone.
- **Stop and talk to someone you trust.** Our NuVista Team is here to help! Tell someone what happened—a friend, a family member, a neighbor. Talking about it could help you realize it’s a scam.

# 2022

LOOKS BRIGHT FOR NUVISTA

# things to look forward to

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

## Save the Date

**Tuesday**  
**April 5<sup>th</sup>, 2022**  
**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 two incumbents running for another term are Amber Perkins and Gigi Pridy. Also running is acting board member Michael Hoffman. 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 25th, 2022. 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 2022!  
DATES TO BE DETERMINED.**

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!

## **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.org**