

CU @ the top *NEWSLETTER*

Q3 2017

Creating a New Financial Outlook on Life



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www.nuvista.org

There is so much beauty around us and so much talent among our members. We want to publish your photo of Western Colorado on our next newsletter.

Submit your photos & read more on Facebook OR nuvista.org

IN THIS ISSUE

ONLINE & MOBILE

Are you enrolled for Estatements yet? Experience mobile convenience with the NV APP.

SCHOLARSHIPS

The 2017 NuVista Scholarships have been awarded to three local graduates!

FRAUD UPDATE

Please beware, FRAUD is everywhere! We review the top regional scams.

PRIVACY NOTICE

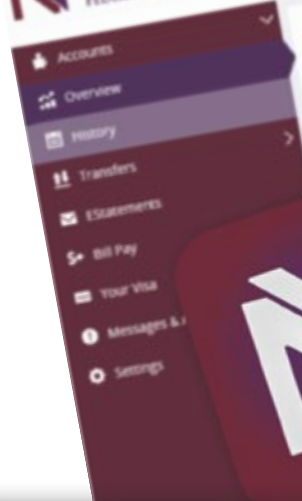
Read about our commitment to helping safeguard your privacy in the Annual Privacy Notice.

ALSO INSIDE: Reg E Policy Change

ONLINE & MOBILE BANKING

The roll-out has been a success and we can't thank you enough!

NUVISTA
FEDERAL CREDIT UNION



NEW & IMPROVED ONLINE BANKING

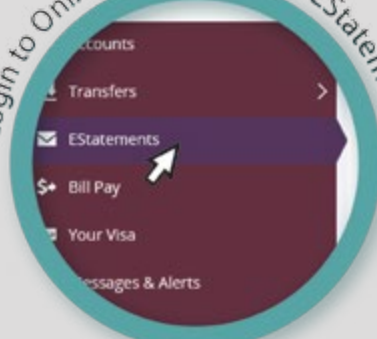
HAVEN'T REGISTERED YET?

What are you waiting for?

DON'T FORGET TO ENROLL FOR ESTATEMENTS. IT IS THE FASTEST AND SAFEST WAY TO GET YOUR MONTHLY STATEMENTS. DO IT TODAY TO BE ENTERED IN A DRAWING FOR A \$50.00 GIFT CARD FOR GROCERIES.



Login to Online Banking - Click EStatements



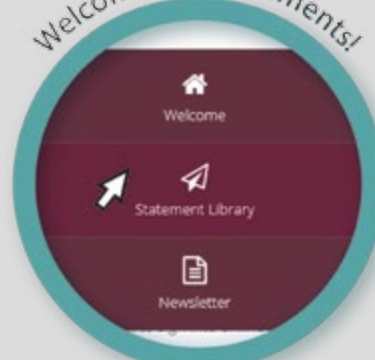
Verify your information

First Name

Last Name

Email

Welcome To eStatements!



Experience mobile convenience! Download the NV APP



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FRAUD – IT IS EVERYWHERE

Remember if it sounds too good to be true, more than likely it is. Here are some of the top scams that we are seeing hit our area.

1 TECH SUPPORT

Here's how it works:

1. You get an unsolicited call from someone claiming to be with Microsoft or Windows Tech Support.
2. They say that viruses have been detected on your computer.

3. You are told to immediately bring up a website and follow their instructions.
4. They say that they can help you for only \$199.99 (sometimes even more)

What should you do?

HANG UP! If you have not solicited help from a company do not give them any information. Microsoft, Windows or other tech type companies will NOT call you.

2 SILENT CALL

Here's how it works:

1. Telephone rings, you answer and say hello, but no one is there.

2. This is a new type of robocall – an automated computer system making calls to build a list to target for theft.

What should you do?

If you don't recognize the number, don't answer the call. If it is someone that you know, they will leave a message and you can call them back.

3 HELLO? HELLO? CAN YOU HEAR ME?

Here's how it works:

1. Telephone rings, you answer and say hello, the person on the other end says Hello? Hello? Can you hear me?

2. You answer yes, and they hang up. This is a new fraud call and they are recording your voice saying YES.

What should you do?

Again, if you don't recognize the number, don't answer the call. If it is someone that you know, they will leave a message and you can call them back. If you do answer it, and they say Hello? Can you hear me? You need to HANG UP!

4 IRS IMPOSTOR

Here's how it works:

1. Someone claiming to be from the IRS either calls you or leaves a message saying that you owe back taxes and threatens that unless money is sent immediately, legal action will be taken.

2. Or they may also say that you have a refund waiting but need to verify all of your personal information before they can send it to you. They will be very convincing!

What should you do?

Do NOT return a call from someone claiming to be with the IRS. The IRS will contact you only through the U.S. Postal Service. If you are ever in doubt about an IRS matter call the IRS directly or contact your Tax preparer.

If you are ever in doubt of something whether it be a phone call, email or something you received in the mail please feel free to stop by and visit with a NuVista team member. We will be happy to assist you.

And please remember to NEVER give out your personal information:

1. PIN (personal identification number)
2. Account number
3. Social Security Number

2017 SCHOLARSHIP RECIPIENTS

The NuVista Federal Credit Union Scholarship Program was established in 2005 to support undergraduate education and to invest in the future of our community. Each year, the recipients of this award are excellent representatives of our community and exemplify the credit union mantra of "People Helping People".

Congratulations to this year's recipients and to all of our young members that are off to college in the fall.



Julia Jacobson, 2017 scholarship recipient, with Kevin Sack, Branch Supervisor - NuVista Gunnison Office



Austin Justman (Left) and Daniel Culver (Right), 2017 scholarship recipients

Two of our employees were honored to attend the Montrose High School Scholarship Celebration on May 17th, 2017. (Kelli Szuch, Assistant Operations Manager and Rebecca Weingartner, Member Service Representative II). During that evening Daniel Culver's Mother shared a wonderful Credit Union story. She let us know that she had brought Daniel in his car seat when he was 3 months old to open his account with NuVista Federal Credit Union. She said that if we could go back in the records, we would see deposits of \$3.50 here, \$2.00 there, sometimes \$5.00, she would deposit whatever amount she had extra. She said that it was so important for her to start his savings account at such a young age and that she was so excited for him to have been awarded the NuVista Federal Credit Union Scholarship.

Thank you for sharing your story with us, we are thankful for your loyalty to the credit union! Keep on saving!

PRIVACY NOTICE – NUVISTA PRIVACY POLICY

NuVista Federal Credit Union is committed to safeguarding your confidential information. Please see our Privacy Policy on our website www.nuvista.org/About-Us/Privacy-Policy.aspx 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 your card is stolen.

Use caution in revealing account numbers, social security numbers, etc. to other persons. In particular, 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.

It's important that the credit union has current information about how to reach you. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

INFORMATION

There Has Been a Slight Change to Our Reg E: Electronic Funds Transfer Policy.

Daily Limits for your Visa Debit Card:

1. You may withdraw up to a maximum of \$500.00 per day at an ATM. (if there are sufficient funds in your account)
2. You may purchase up to \$2,500.00 worth of goods or services per day, exclusive of ATM withdrawals

If you have any questions please stop by your local branch.

