

NUVISTA NEWS

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2023

LOOKS BRIGHT

Save the Date

Photo Contest Winner SHERI DURAN

“Thank you for choosing my picture for the photo contest. This picture was taken off of County Road 44 in Parlin Colorado in an area I call the boulder area. My friend Aron Hattem who is sitting on the boulder asked to come along to be in one of the pictures I was taking to send to his parents. A few adjustments and this is the photo I took. The Milky Way, the boulder and my friend just made for a good time to take a picture. Thank you to all the people that voted for my photo.”

Sheri Duran

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NUVISTA
FEDERAL CREDIT UNION

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NUVISTA NEWS

In the Community

We are proud to help our Members when we can, whether through the NuVista Federal Credit Union Scholarships, Bite of Reality, or Donations of time and money to Local Organizations. NuVista loves our communities!

NuVista Donations

NuVista and the Donations Committee has awarded over **\$17,000** to the following organizations during 2022:

BCB Charity Classic, Black Canyon Golf, Bosom Buddies Walk/Run, Cobble Creek Golf, Colorado Taxidermist Association, Dolphin House, Haven House, Montrose County Fair Livestock Auction, Montrose Economic Development, Montrose High School: Athletics, Band Boosters, Senior Sober Grad, and Soccer, Olathe High School: School Yearbook, and Wrestling, Partners Mentoring Youth, Welcome Home Alliance for Veterans, and Woolgrowers.

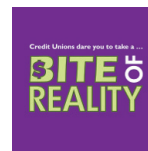
Our NuVista Team also donates their time to the following organizations and events:

Just Serve, Montrose Education Foundation, Montrose Recreation District Soccer, Sharing Ministries, and West Elk Hockey Association.

Scholarship News

We awarded one Scholarship totaling \$1,200 to a local high school graduate. Congratulations to Kassie Yeager – Colorado Preparatory Academy (pictured to the right). We wish you the best in your next chapter. Watch for Scholarship information in early 2023.

Please encourage your students to apply!



Bite of Reality®:

NuVista was proud to be a title sponsor of the 2022 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 gives 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.

Do you have eStatements?

Here are 7 reasons why you should:

1. Access your Statement earlier
2. Reduce the risk of mail fraud and identity theft
3. Receive email notifications when your statements are available
4. Double-check your payment and deposit history with ease
5. Stay organized and say goodbye to paper filing/shredding
6. Shrink your carbon footprint by saving paper and reducing waste
7. They are FREE!

Signing up is easy! Just follow these steps to enroll today:

1. Login into Online Banking
2. Click on Settings on the Main Menu
3. Select Additional Services
4. Click the down arrow for E-Statements
5. Turn on to receive E-Statements
6. Click Save Changes

**If you have any questions, call our Call Center today:
888-261-7488**



SCAMS SCAMS SCAMS OH MY!

BE IN THE KNOW

Unfortunately, it is better to err on the side of caution – Assume it is a SCAM!

Keep this in the back of your mind:

Never Trust, Always Question, and ALWAYS Verify!

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.
- **Voicemail Callback Scam** – The caller will ask for account numbers over the phone, often claiming there is an issue with your account, or that you can get a discount on your bill.
- **Subscription Renewal Scam** – You get an email saying you owe money to a computer or anti-virus company because your subscription is expiring.
- **Text Message Scam** – You receive a text message that appears to be from your Credit Union or Bank stating your account has been frozen for suspicious activity.
- **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:

- **NEVER give out your Personal Information**
- **NEVER call the number provided or Click a Link**
Always look up the number for the Credit Union, Bank, or Company. Or better yet, stop by in person.
- **There is no prize**
The caller might say you were “selected” for an offer or that you have won a lottery. But if you must pay to get the prize, it is not a prize.
- **You will not be arrested**
Scammers might pretend to be law enforcement or a federal agency. They might say you will 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 will not call and threaten you.
- **You do not 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. Do not get pressured into deciding on the spot.
- **There is 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 will not call to confirm your sensitive information**
It is 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 to filter unwanted text messages.
- **Do not give your personal or financial information in response to a request that you didn’t expect.** Legitimate organizations will not 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 is real, it is still best not to click on any links. Instead, contact them using a website you know is trustworthy. Or look up their phone number. Do not call the number they gave you or the number on 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. Do not call the phone number provided by the caller or caller ID. Ask questions that would be hard for an imposter to answer correctly. And 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. Do not forget our NuVista Team is here to help!** Before you do anything else, tell someone what happened — a friend, a family member, a neighbor. Talking about it could help you realize it is a scam.

2023

LOOKS BRIGHT
FOR NUVISTA

THINGS TO LOOK FORWARD TO

Make plans to attend the ANNUAL MEETING

SAVE THE
DATE

Tuesday
April 4th, 2023
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 hear about our financial position and our goals for the future.

There is one position available on our Board of Directors. The incumbent running for another term is Virgil Turner. Please stop by to see his Bio.

Are you or someone you know interested in volunteering as a NuVista Board Member? Nominations for Board vacancies may be submitted by petition signed by 1% of the Members. Closing date for receiving nominations by petition is February 24th, 2023. 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.

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](https://www.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](https://www.nuvista.org)

BEST of the Valley



NuVista Federal Credit Union was voted Best Credit Union for the 6th year in a row in the Montrose Daily Press 2022 Best of the Valley.

THANKS FOR YOUR VOTES!

It is all thanks to you! 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!