



# NEWSLETTER



## Blue's Board of Directors

Blue had 2 vacancies for the Board of Directors and 2 nominations this year. We present our Board of Directors: Deanne Vogel, Jeffie Wiggin-McMullen, Eric Haris, Teresa Kunkel, Sean Dougherty, Robert Luna, Tom Reiman, Mark Stege, Jason Caughey, Kevin Yao, and Ashley Miller. We thank you for your continued commitment and service to Blue Federal Credit Union and our members.



Deanne Vogel



Jeffie Wiggins-McMullen



Eric Harris



Teresa Kunkel



Sean Dougherty



Robert Luna



Tom Reiman



Mark Stege



Jason Caughey



Kevin Yao



Ashley Miller





# Protecting Your Sensitive Information: Safeguarding Against Fraud

Protecting your sensitive information is crucial as cybercriminals continuously create new ways to exploit vulnerabilities. Fraud, which encompasses identity theft, phishing scams, and more, can lead to devastating consequences, such as financial losses and reputational damage. To mitigate the risk of fraud, follow these key strategies:

1. Use strong passwords and turn on two-factor authentication.
2. Be careful with emails that seem strange or ask for personal information. Don't click on suspicious links or download unknown files.
3. Ensure your devices, such as phones and computers, are protected with antivirus software and update them regularly.
4. Monitor your bank statements and online accounts often to catch any suspicious activity. If you see something wrong, call or visit the nearest branch location.
5. Safeguard personal information offline by shredding documents and limiting the information shared over the phone or social media.
6. Educate yourself on the latest fraud trends, best practices, and resources provided by reputable organizations to stay informed and proactive. For more information, you can visit **Federal Trade Commission | Protecting America's Consumers (ftc.gov)**.

By implementing these measures, you can significantly reduce the risk of falling victim to fraud and protect your personal security and financial well-being in today's world.



# Protecting Your Vehicles: What To Do In Case Of A Total Loss

**We are breezing through spring and getting ready to welcome summer!** Upcoming months offer travel chances, yet weather can be unpredictable, with storms, tornadoes, hurricanes, and other disasters. If your vehicle gets damaged on the road or due to weather, we're here to assist you!

**First, be sure to contact your primary insurance provider.** They will inspect your vehicle and determine if repairs are an option or if the vehicle is totaled. If the vehicle can be repaired, your insurance company may pay a repair facility directly or send a check to Blue. If we receive the check, we hold the funds until repairs are completed and then pay the repair facility directly, or you can pay down your loan with the funds.

**If your vehicle is deemed a total loss, your insurance company will take possession of the vehicle.** Please complete all document requests from your insurance provider to ensure payment is processed. In a total loss event, if you opt to purchase an extended warranty, we can cancel that on your behalf. The funds will be applied to the principal balance of your loan, and any overpayment will be deposited into your savings account.

**Once the insurance settlement payments and extended warranties have been received, we can file a Guaranteed Asset Protection (GAP) claim if that product was purchased.** GAP covers the gap between your car's value and the loan amount if it's stolen or totaled. GAP claims can take six (6) weeks or longer to be finalized. Funds will be applied to any outstanding balance on your loan, and any overpayment will be deposited to your savings account. Keep making payments to avoid late fees and negative credit reports. You're responsible for any remaining balance after claim payments and warranties are settled.

**Blue is here to help you through each of these steps!  
Please reach out if you have questions!**





With a NOVA Perks™ by Blue checking account, members get more than just banking. In addition to the many benefits of a traditional Blue membership, NOVA Perks™ by Blue delivers exclusive benefits, nationwide discounts, and so much more – all under one roof.

## Features exclusive to NOVA Perks™ by Blue:

### Anywhere banking tools

Online banking, mobile banking, bill pay, debit card, eStatement, and more.

### Buyer's Protection & Extended Warranty

Items are protected for up to \$2,500 per item if theft or accidental breakage occurs.

### ID Theft Aid

Includes identity restoration & payment card resolution, personal identity theft benefit, credit monitoring & credit report, credit score & scoretracker, score simulator, and identity monitoring.

### Roadside Assistance

Available 24/7 and free to use. Up to \$80 in covered service charges.

### Health Savings Card

Save money on prescriptions, eye exams, frames, lenses, and hearing services.

### Cell Phone Protection

Pay your cell phone bill with your NOVA Perks™ checking account, and you're covered.

### Shop Local, Save Local with BaZing Savings

Local discounts and national retailer deals to save you money on shopping, dining, travel, and more.

### Accidental Death Coverage

Peace of mind for the unexpected.

### Great Dividends on Checking Balance

On balances up to \$15,000.

### Billshark

Let our team of experts negotiate your internet, TV, cell phone, and home security services on your behalf, or cancel subscriptions you no longer want or need.

### Interest Benefits

5.00% interest rebate on loans; 0.50% increase on term share.

For full details about NOVA Perks™ by Blue, chat with one of our Blue Representatives to get started, make an appointment online, or visit [bluefcu.com/nova](https://bluefcu.com/nova).







# Sponsored Events

The Ascendant presented by Blue  
Monday, July 10 - Sunday, July 16

Cheyenne Frontier Days  
Friday, July 21 - Sunday, July 30



# World Headquarters Events

## UPCOMING AND ON-GOING EVENTS INCLUDE:

- **Food Truck Tuesdays every Tuesday through August 29** – Exception will be on Wednesday, July 5 rather than July 4
- **Cheyenne PD Neighborhood Night Out – Thursday, July 13, 2023; 5:00pm – 8:00pm; WHQ Outdoor Plaza**
- **Blue Shred Day at WHQ parking lot for Members – September 9, 2023; 9:00am – 11:00am**

**The Blue Community Events Center at Blue World Headquarters** is a uniquely modern event space with timeless mountain elegance. It is the premier space to rent for a great affair in Wyoming’s capitol city. Featuring nearly 7,000 square feet, state-of-the-art audiovisual equipment, and an outdoor plaza, the ability to customize the space to your needs and wants makes the Blue Community Events Center one of the best places in Cheyenne to hold an event. Along with superior facilities, your dedicated Events Team at award-winning Blue Federal Credit Union focuses on extraordinary service and transforming your gathering into a memorable experience. From micro weddings to large corporate gatherings, Blue Community Events Center at World Headquarters is Cheyenne’s ideal event space.



**SCAN NOW TO LEARN MORE**

[bluefcu.com/belong/events/events-center](https://bluefcu.com/belong/events/events-center)





# New Branch Update



## Loveland, CO Branch – 1371 Sculptor Drive

You will find Blue FCU's newest branch at the corner of Mountain Lion Dr. and E Eisenhower Blvd in Loveland, Colorado. Conveniently located in the Lowe's complex, this 5,400-square-foot building will be a full-service credit union branch. Staff will be able to assist in helping

members realize all their financial possibilities from mortgages, investments, and daily banking. Blue FCU will be renovating this branch in mid-July and is planning to have operations open in the late fall of 2023. Watch for Blue's Grand Opening - Fall 2023!



## Clean Eatz is coming in July to World Headquarters Retail Space.

Clean Eatz is a health and wellness community that happens to sell food. Our motto is "the first step to a healthy lifestyle". Our food is approachable and affordable, allowing customers from all walks of life to have a healthy meal.

2320 Chestnut Drive, Cheyenne, WY 82001



## Upcoming Holiday Hours

**July 4th - Tuesday, July 4, 2023**

(all branches are closed)

**Cheyenne Heritage Day - Wednesday, July 26, 2023**

(all Cheyenne branches are closed)

**Labor Day - Monday, September 4, 2023**

(all branches are closed)

**Columbus Day - Monday, October 9, 2023**

(all branches closed)

