



Serving all who work or live in Chaffee, Alamosa, Lake, Rio Grande, or western Fremont Counties.

HOURS OF OPERATION:

Mon.-Fri 8:30-5:00
205 E 3rd St-PO Box 338
Salida, CO 81201
719-539-2968

Mon.-Fri. 8:30-5:00
2437 Main St-PO Box 965
Alamosa, CO 81101
719-589-2544

Mon.-Fri. 9:00-4:45
516 Harrison-PO Box 855
Leadville, CO 80406
719-486-1837

**OUR OFFICES WILL BE
CLOSED ON MONDAY
MAY 26th-MEMORIAL
DAY**

REMINDER:

Shared Branching!!!

We are thrilled to have Shared Branching at our Credit Union. If you belong to a participating credit union, you may access your accounts at any Shared Branch location.

Shared Branching gives you a personal service from Mountain River Credit Union, whether you're across town or 1,000 miles away from home. A variety of services are available:

- Withdrawals
- Deposits
- Loan Payments
- Transfers



www.mountainrivercu.org

NEW!! Peak Platinum Credit Card

**Available starting April
1st 2014!!**

Enjoy a low APR!!



Introductory rate as low as
2.9%* for the first 6 months!

- No annual fee
- No set-up or maintenance fees
- The intro APR is on all balance transfers, cash advances and purchases.

Transfer your high interest rate cards to our new Peak Platinum card.
After 6 months you can still enjoy an APR as low as 8.9% fixed*

*The Credit Union offers credit cards to consumer members who meet the Credit Union's credit underwriting standards. Rates are based on credit worthiness.

2014 Annual Meeting!!

Its that time of year again!!

This year we are going to have informational meetings in Leadville and Alamosa so that members who cannot travel can still come to their local branch and be informed with events at the credit union! Refreshments will be provided. On April 9th our Leadville members can come to the 516 Harrison branch from 5:30-7:00 and on April 10th our Alamosa members can come to the 2437 Main St branch from 5:30-7:00. Everyone is also welcome to attend the official annual meeting on Sunday April 13th at 2:00p.m. at the Salida Community Center, 305 F St. Finger foods will be provided. We are looking for volunteers for the board of directors and supervisory committee as well.



ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the Pulse network.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit union with any questions you may have regarding this notice.

Thank You



**THE 2013 IRA
DEADLINE IS
TUESDAY APRIL
15TH 2014.
CONTRIBUTE
TODAY!!**



REMINDER:

If you have a tax refund direct deposited into your credit union account, all names must be owners on the account or the refund will be returned.



TIPS WHEN USING YOUR DEBIT OR CREDIT CARD

- **Be vigilant with your accounts:** you should check your debit and credit account activity at least every few days and keep an eye out for any unfamiliar transactions. If you notice anything fishy, notify your bank or credit card company immediately.
- **Watch out for fraud hotspots:** You should be especially wary of using a debit card online and at retailers more vulnerable to fraud. Gas stations and ATM machines are hotspots for so-called "skimmers," machines that scammers install to capture your card information. Watch out for ATM parts that look unusual and always cover your hand when typing your PIN.
- **Don't let your guard down:** If you think your information has been compromised, don't assume everything's fine after a few months. Stolen card information is often sold to a variety of groups on the black market who may hold onto it for months or even years.