



NEWSLETTER

FALL 2023

PRESIDENT'S MESSAGE



In an increasingly digital world, staying vigilant against scams and fraudulent activities has become more important than ever before. Scammers are constantly evolving their tactics to trick individuals, including our members, out of their hard-earned money and personal information. As part of our commitment to the safety and well-being of our members, I want to share some insights about current popular scams and how you can protect yourselves.

Phishing Emails and Texts: Be cautious of unsolicited emails or text messages claiming to be from legitimate organizations such as government agencies, popular online platforms, or even Coloramo. These messages often request personal information, passwords, or financial details. Always verify the sender's authenticity before responding or clicking on any links.

Online Shopping Scams: When shopping online, ensure you're using secure websites with <https://> and a padlock symbol in the address bar. Be wary of deals that seem too good to be true, especially from unfamiliar sites. Research the website's reputation and read reviews before making a purchase.

Tech Support Scams: Scammers may impersonate tech support agents and claim that your computer has a virus or other issues. They may ask for remote access to your computer or payment for services. Legitimate tech support companies will never contact you unsolicited; only seek help from trusted sources.

Social Engineering and Impersonation: Criminals may impersonate family members, colleagues, or friends to manipulate you into sending money or sensitive information. Always double-check the identity of the person through a separate, private channel before taking any action.

Investment and Crypto Scams: Be cautious when receiving unsolicited investment opportunities,

including cryptocurrency schemes that promise quick profits or require upfront payments. Always research and verify investment companies before handing over money.

Romance Scams: Scammers build emotional connections online, only to exploit them for financial gain. Be cautious when interacting with individuals you've met online or through social media platforms. I recommend not sending money to anyone you haven't met in person.

Your safety is our top priority, and we encourage you to share these insights with your friends and family members to help create a more informed and secure digital community.

Anthony Restivo
President/CEO

COLORAMO WILL BE CLOSED TO OBSERVE THE FOLLOWING HOLIDAYS:

ATMs, Online, Mobile and Telephone Banking will be available for you to access your Coloramo account even when our branches are closed.

Columbus Day:	Monday, October 9
Veterans Day:	Saturday, November 11
Thanksgiving:	Thursday, November 23
Christmas Eve:	Saturday, December 23
Christmas Day:	Monday, December 25

TOGETHER, WE ARE THE BEST IN THE WEST.

Thank you for Voting for Coloramo FCU as "Best Credit Union" in this year's Best of the West competition from the Daily Sentinel!



We appreciate all that our members continue to be for us and cannot wait for the years to come!

Make Sure You Are Staying Vigilant & Informed

Learn how to protect yourself from financial scams, fraud, and make informed auto buying decisions at our free Educational Event. Our expert speakers will cover a range of topics including common financial scams, identity theft, online fraud, and the best practices to avoid falling victim to these schemes. Please scan the code below or contact us to RSVP today! Or, watch it on our YouTube channel @coloramofcu.

Saturday, September 30th at 1pm.



In-person at our main branch and online on YouTube. Lunch will be provided from Jersey Mike's Subs

Unwrap Success for Your Business!

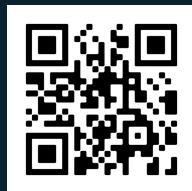
If you are looking to utilize a separate account for your business, take out a loan or business line or credit, or learn more about tools to successfully run your business, we are here for you!



Visit:

coloramo.org/business-services or scan the code to learn more.

06/03



Thanksgiving Food Drive

November 1 - 17

Bring your food donations to any branch, just in time to help a family in need in our community this Thanksgiving.

Acceptable donations are shelf-stable/ non-perishable items.

We do not accept items that are damaged, expired, or packaged in glass.

Access New REAL Rewards for All Your Holiday Shopping!

Real Rewards is a simple, easy to use program that rewards you with points each time you use your Coloramo Visa Platinum credit card. Earning points is easy! From groceries to utility bills to holiday presents, your everyday purchases will really pay off. You will earn 1 point for every \$1 spent on your card.

Enjoy these great rewards:

Experiences (i.e. Theme Parks, Concerts)
Bonus point offers
Event tickets
Cash back
Travel



APPLY NOW

Kids ZONE



Savvy money suggestions with
Sammy the Saving Squirrel!

Sammy's Super Savings Tip:

Earning Money: Just like you earn stickers or points for doing chores or being helpful, grown-ups earn money by doing their jobs. Some people work at schools, hospitals, stores, or offices. They get paid money for their hard work, and then they can use that money to buy things they need or want.

Sharing Money: Sharing is super important too! You can use some of your money to help others or donate to good causes. It feels great to make a positive difference with your money.

Money Games: Learning about money can be fun! You can play pretend store with your toys, use play money, and practice counting and making change. This will help you become a super smart spender! Remember, money is a tool that you should use wisely. Learning about it now will help you make good choices when you grow up. So, keep exploring, keep asking questions, and have a blast on your money adventure!



Get Festive With This Simple Fall Recipe!

NO-BAKE PUMPKIN ENERGY BITES INGREDIENTS:

- 1 ½ to 2 cups dry, uncooked oatmeal
- ½ cup pumpkin puree
- ¼ cup chia seeds
- ½ cup all-natural peanut butter or other nut or sun butter
- ¼ cup quality honey
- 1 teaspoon vanilla extract
- ½ teaspoon cinnamon or pumpkin pie spice
- ½ cup mini dark chocolate chips

INSTRUCTIONS:

In a medium bowl, add 1 ½ cups oats, peanut butter, pumpkin, chia seeds, honey, vanilla, and cinnamon. Stir to combine well (it should stick together when rolled but still feel tacky on your hands. Add remaining oats if needed). When the mixture is workable, add the chocolate chips and stir to combine. Scoop a large spoonful into your hand and roll into balls. Repeat with remaining dough. Enjoy! Keep these in the fridge for up to a week, or in the freezer for longer.

12/27



Get \$5.00 deposited into your Prime Share Savings account when you...



The new member must give your name at the time of opening their account for you to receive the deposit!



OPEN AN ACCOUNT

UPCOMING EVENTS

Coloramo Community Involvement

Fruita Fall Festival

September 22 & 23

A Night for Heroes: St. Mary's Ball

September 30

The Parade of Homes

October 6 - 8 & 13 - 15

Sleeping Beauty by CWPAC

October 27 - 29

Bourbon & Beers/ Shop With a Cop

November 16

Thanksgiving Food Drive

November 1 - 17

Visit Santa at Coloramo

December 1

The Nutcracker by CWPAC

December 16 - 23

Quarter 4 Education Event

Date TBD in December

Save the Date: 2024 Hero Classic Golf Tournament! Friday, May 17, 2024



Fall Recreational Loans

There is nothing more exhilarating than going where your car can't take you!

Holiday Skip-A-Pay

Skip loan payments
November through January!*

*Promotion is valid 11/1/23 to 1/31/24.

The deadline to submit skip request is one week prior to payment due date. Other terms and conditions apply.



READ & WIN: Hidden in this newsletter are two **italicized birth dates**. Find yours and be the first to call (970)243-7280, and \$25.00 will be deposited into your account!

Phone: (970) 243-7280 | Email: info@coloramo.org

Visit www.COLORAMO.org

Main Branch
516 28 Road
Grand Junction, CO 81501

Orchard Mesa Branch
2706 Highway 50
Grand Junction, CO 81503

Fruita Branch
333 W. Aspen Ave,
Fruita, CO 81521

