



NEWSLINE

A PUBLICATION OF ZIA CREDIT UNION

Annual Business Meeting April 29, 2011

We will be holding our **56th Annual Business Meeting** at Karin McLaughlin Hall, Immaculate Heart of Mary Catholic Church, located at 3700 Canyon Road in Los Alamos on the evening of Friday, April 29, 2011. *Proof of membership is required to attend, as the Annual Business Meeting is not open to the general public.* The meeting will begin at 5:30 pm and dinner is served at that time. If you'd like to come early to get a seat near the front, the doors will open at 5 pm. The business portion of the evening will begin promptly at 6:30 pm. Door prizes will be awarded at the conclusion of the meeting. This is an evening we all look forward to every year and we hope to see you there!



SPRING 2011

Inside Your Zia New\$line:

National Credit Union Youth Week in April

SPRING for Perfect Sense Checking

It's Time To Be Heard; Be Sure To Vote!

New Member Computer Station in Los Alamos

Direct Deposit – LOSE THE WAIT!!!

We offer Gap Insurance for Your Peace of Mind

The Tax Man Cometh

Zia Employees Honored at Quarterly Chapter Meeting

Teacher of the Semester

Spring 2011 – Our Employees of the Quarter

Zia Credit Union Merit Scholarship News

At Zia, we are dedicated to helping our members achieve more! That's why we love giving out Scholarships each year to deserving high school students! It's so rewarding to be a part of the process to help them continue their education to the next level!

Last year, we awarded \$19,500 to our members in Merit Scholarships. And soon it will be time for us to announce the names of our 2011 Zia Credit Union Education Foundation Merit Scholarship recipients. Once all the Scholarship Application packets have been reviewed for content and completeness, the Education

Foundation Committee will begin the process of tabulating the points and ranking the applications. We will be publishing the names of our Zia Scholarship recipients in local newspapers, our Zia Credit Union website and the upcoming Summer 2011 issue of the Zia New\$line newsletter!



This year, we're looking forward to awarding as many Scholarships as possible! And we'd like to say "Congratulations!" in advance to all our 2011 Zia Credit Union Merit Scholarship recipients!

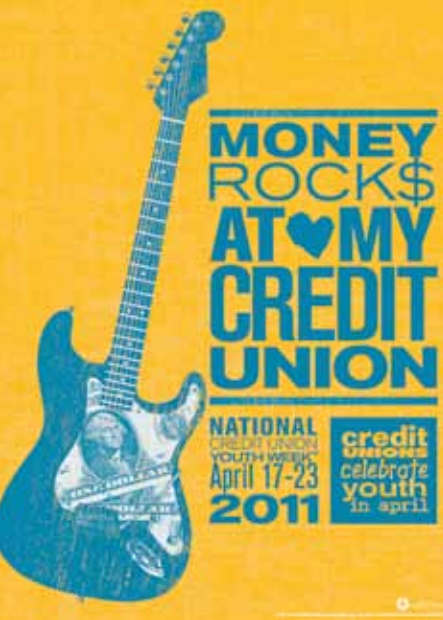


credit
UNIONS
celebrate
youth
in april

Who doesn't love to look cool and rock out?

Music transports us to a world where anything is possible! Show the youngsters in your life how their credit union can help make those rock-star dreams a reality.

Visit Zia Credit Union during the week of April 17-23 and help us celebrate **National Credit Union Youth Week**. This year's theme, "Money Rock\$ At My Credit Union," shows youth and teens how Zia can help them meet financial goals. Whether young members are saving up for a vintage guitar, a new iPod, or even a college degree in music, we're ready to lend a hand. That's because Zia is for members, by members, and we care about youth. So have your kids hang onto that birthday check or pick up that part-time job and head over to Zia Credit Union during National Credit Union Youth Week.



Contributing Editor
Ellen Rodda

Direct Deposit – LOSE THE WAIT!!!

Don't stand in line, save yourself some time! When you use DIRECT DEPOSIT there's no waiting for a check in the mail! Your money is electronically transferred into your account, just like magic!



According to the Social Security Administration, all federal benefit payments will be *electronic* by March 1, 2013. People who apply for federal benefits on or after May 1, 2011, will need to choose an electronic payment option – **direct deposit** to a bank or credit union account or to a **Direct Express®** Debit MasterCard® card – from the beginning. People currently getting benefit checks need to switch to an electronic payment option by March 1, 2013. People who have not chosen an electronic payment option by March 1, 2013, will receive their money after the deadline date via the **Direct Express®** card, so they will not experience any interruption in payment.



The move to all-electronic federal benefit payments provides significant savings to American taxpayers who will no longer incur the \$120 million price tag associated with paper checks. Electronic payments also are safer, easier and more convenient for benefit recipients. The *Go Direct®* campaign is helping federal benefit recipients sign up for, or transition to, electronic payments. **So don't delay, go Direct Deposit today!**

SPRING for Perfect Sense Checking

I don't know if you've noticed, but it seems like Spring Fever is taking over here at Zia Credit Union! I mean, how else can you explain the strange things going on? You can get *free* debit cards, *free* online banking, *free* online bill pay and *free* e-statements! And it gets worse! Have you heard about Perfect Sense Checking? (I'm breaking into a sweat just thinking about it!) With Perfect Sense Checking, you can get **3.04%** Annual Percentage Yield* on balances up to \$15,000, plus unlimited nationwide ATM refunds, and no minimum balance is required! All you have to do to qualify each statement cycle

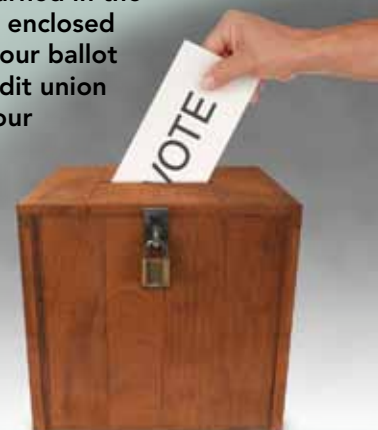
is make 12 debit card transactions, receive monthly e-statements, access online banking, and have 1 automatic payment, bill pay transfer or direct deposit transfer! So, you get this incredible rate for doing stuff that you probably already do! Do yourself a favor and make your money work for you! Hurry in to sign up for Perfect Sense Checking and receive 3.04% APY* in cash each month, before we come to our senses!

*Certain restrictions apply. 3.04% Annual Percentage Yield on balances up to \$15,000 and 1.01% Annual Percentage Yield on the portion of your balance over \$15,000 each statement cycle. See an employee for more information.

It's Time To Be Heard; Be Sure To Vote!

One of the things that make credit unions uniquely different from banks is each credit union member gets one vote in the elections we hold for the volunteers, who oversee our credit union. Our volunteers are members, just like you, who are willing to serve on our Board of Directors and Supervisory Committee. It's up to you to decide who you want in these positions! You will soon be receiving your voting ballot in the mail for the open positions on our Supervisory Committee. When you receive your ballot, please read the instructions carefully before filling it out. **All ballots must be sealed and returned in the included postage-paid return envelope to the address on the enclosed envelope, not to Zia Credit Union! Do not drop-off or leave your ballot at Zia Credit Union; do not leave your ballot with any Zia Credit union employee, as we are not allowed to handle the ballots and your vote will be disqualified.**

Don't miss this opportunity to let your voice be heard! Your Zia Credit Union ballot will be arriving soon! Ballots must be received at Credit Union Resources Inc., in Texas, by **April 20th, 2011** to be counted as valid. *Again, please do not bring or drop-off, leave or give your ballot to Zia Credit Union or any Zia Credit Union employee; your vote will be disqualified as we are not permitted to handle the ballots.*



We offer Gap Insurance for Your Peace of Mind



You're so happy with your new car! You saved for your down payment and you shopped around. You did your homework so you could get the best possible deal. And finally, you made your decision on the best vehicle for you. You think you have all the details taken care of. But do you? Have you ever stopped to think about what would happen if your new car gets totaled or stolen? Don't make the mistake of thinking your insurance company will replace your vehicle with another identical

vehicle. Most insurance companies will only give you what the *current market value* of your car is worth, not the price you paid, or the amount you still owe!

That's why Zia Credit Union offers GAP –Guaranteed Asset Protection insurance to our members. GAP insurance is a voluntary program that we offer for a new or used vehicle loan. GAP insurance is very affordable and works to cover the difference in the balance on a vehicle and its declared value as determined by your primary insurance carrier, in the event that your vehicle is damaged beyond repair or is stolen and never recovered. GAP is a supplemental coverage and does not replace your standard Comprehensive, Collision and Liability coverages; GAP only enhances them. With GAP, if your vehicle is declared a "loss," the deficiency will be covered. That includes the difference between the market value of your vehicle and the loan balance, less delinquent payments, late charges, refundable warranties, and other insurance-related charges. Gap insurance can also provide you with \$1,000 towards the purchase of your replacement vehicle! So don't take the chance; be sure to ask your friendly Zia Loan Officer about GAP insurance when you're applying for your next auto loan at Zia Credit Union!

The Tax Man Cometh

We're not sure if procrastination is actually a national pastime or not, but we do know that most people prefer to put off dealing with taxes for as long as they can! Tax Time can be stressful, that's why we wanted to mention that we're here to help! We make it easy to find your account's dividend or interest amounts on any of your Zia accounts, just look at your December 2010 statement and you will find your "Year to Date Tax Reporting Summary" at the end of each account right below the dotted line. When you do file, use Direct Deposit to get your refund faster! Include your Zia Credit Union account number and our routing number: 307084240. And if you need help paying Uncle Sam, we're here to help with a Personal Loan with low, affordable rates! Just ask your friendly Loan Officer for more details! And here are a few simple tips from IRS.gov that can make getting ready for Tax Time a bit easier:

Gather your records Round up any documents or forms you think you'll need when filing your taxes: receipts, canceled checks and other documents that support income or deductions you're claiming on your return.

Use Direct Deposit Direct Deposit is faster! If you elect to have your refund directly deposited into your bank account, you'll receive it faster than waiting for a paper check.

Visit the IRS website The official IRS website is a great place to find information on filing your tax return: forms, publications, tips, answers to frequently asked questions and updates on tax law changes.

Review! Review! Review! Don't rush. We all make mistakes when we rush. Mistakes will slow down the processing of your return. Be sure to double-check all the Social Security Numbers and math calculations on your return as these are the most common errors made by taxpayers. And don't panic! If you run into a problem, remember the IRS can help you. Try www.irs.gov or call toll-free at 800-829-1040.

Let us show you how, now!

Our **new member computer station** is up and running in Los Alamos! If you have a minute or two, we'd love to show you how easy it is to access your ZIA account 24 hours a day, 7 days a week, 365 days a year! It takes less than 5 minutes for us to set you up for FREE online banking and bill pay! And once you are set up, there is so much you can do! Talk about convenience! We can show you how to check your account balances, transfer money between accounts, make loan payments, view your outstanding debits, see checks that have cleared your account up to 90 days, find any Shared Branching location in the U.S., and browse our website for details on all our products and services! Once you learn how to use our FREE online banking and bill pay, you'll wonder how you ever got along without it! Our Los Alamos Member Service Reps and Tellers are waiting for a chance to help you! So, stop by our Los Alamos branch today and let us show you *how, now!*



Los Alamos Office

1001 Central Avenue
Los Alamos, New Mexico 87544
(505) 662-4671

Española Office

707 South Riverside Drive
Española, New Mexico 87532
(505) 747-3223

Hours:

Lobby Service

MWTH 8:30 a.m. – 5:00 p.m.
Tuesday 10:00 a.m. – 5:00 p.m.
(8:00 a.m. – 10:00 a.m. is
utilized for employee
training)

(Española office opens at
8:30 a.m. on the first
Tuesday of each month)

Friday 8:00 a.m. – 6:00 p.m.

Saturday Closed

Drive-Thru Window Service

MW 8:30 a.m. – 5:30 p.m.
Tuesday 10:00 a.m. – 5:30 p.m.
THF 8:00 a.m. – 6:00 p.m.
Saturday Closed

Internet Address

www.ziacu.org

Take advantage of our FREE
online services!

Routing Number

307084240

Tel-E-Balance 24/7

Los Alamos: 505-662-8939
Española: 505-747-7845
Out of the area: 800-392-7629
ext. 777

Fax Numbers:

Los Alamos: 505-662-5472
Española: 505-747-3363



Shared Branching

You can access your Zia Credit Union account using Shared Branching at 36 locations across New Mexico, plus over 1,300 credit unions nationwide have access to over 6,500 locations in 47 states, Puerto Rico, Japan, South Korea, Italy and Germany. To see a complete list of CU Service Centers, visit www.ziacu.org and click on the Shared Branching link, or go to www.cuswirl.com, and use the "quick locator" or you can call 1-800-919-CUSC. Some rules and restrictions apply with Shared Branching.



Zia Employees Honored at Quarterly Chapter Meeting

On the evening of January 19, 2011, the Northern New Mexico Chapter of Credit Unions held its Quarterly Chapter Dinner Meeting at The Lodge at Santa Fe. The following employees of Zia Credit Union were honored at this meeting for their loyal years of service and devotion to the Credit Union Movement:



John Garcia for 10 years of service, award presenter and Zia Credit Union Board of Director Treasurer, Anne Valverde, Claudine Medina for 10 years of service, Karin Heins for 20 years of service, and Gerald Roybal for 30 years of service. Not Pictured: Barbara Sundby for 20 years of service, Soraida DeAguiro for 15 years of service, Victoria Sandoval for 10 years of service and Louise Lovato for 10 years of service.

Teacher of the Semester

Ellen Rodda, Vice President of Marketing at Zia Credit Union, has been named "Teacher of the Semester" for this past Fall 2010 school semester in our "Give Yourself Credit" financial literacy class, taught at Los Alamos High School. Ellen has been teaching various portions of this class for the past several years, including the following topics: the difference between credit unions and banks, products & services, fraud prevention and ID theft, job interview preparedness, dressing for success, budgeting, and types of loans. Ellen has been with Zia Credit Union for seven years, since January, 2004. We wish to thank Ellen for her dedication and contributions to this class!



Spring 2011 – Our Employees of the Quarter

We're very happy to congratulate **Jeff Montoya** as one of our Employees of the Quarter! Jeff began working at Zia CU in July, 2002, and is currently one of our Collections Department Representatives in Los Alamos. Jeff works diligently to assist members achieve the best possible outcome for their personal situation, not an easy job in the best of times! Jeff is always willing to lend a helping hand to his co-workers and is a pleasure to work with; his professional and relaxed manner is something we all appreciate! One of Jeff's favorite Zia Community events to participate in is the Española Fiesta Parade. Jeff, we're proud of you and your hard work! You're an important part of our Zia CU team!



We are proud to recognize **Brian Mortensen** as one of our Employees of the Quarter! Brian started his career at our Los Alamos branch in January, 2009, and is currently working as one of our busy Accounting Department Representatives. It's hard to tell what Brian excels at most, because he can do so many things and makes it all look so easy! One of the reasons we enjoy working with Brian is his great attitude. He is always happy to help his co-workers with a question or concern and takes pride in serving members to the best of his ability. Brian's favorite Zia Community event to participate in is Los Alamos' ChamberFest. We think you set a great example, Brian! Congratulations on your achievements, you're awesome!



We're so pleased to congratulate **James Hanika** as one of our Employees of the Quarter! James started working at our Los Alamos branch in June, 2009, and he quickly became very knowledgeable helping members at our Los Alamos Drive-Thru window and Teller Line. Currently, James is working at our busy Española branch as one of our Member Service Specialists. James enjoys the fast pace at the Española branch and does his best to make sure every member gets the assistance they need. James' favorite Zia Community event to participate in is Los Alamos' Trick-or-Trick on Mainstreet. What a fantastic job you are doing, James! Way to go! Keep up the great work!

