



NEWSLINE

A PUBLICATION OF ZIA CREDIT UNION

We have your SUMMER FANTASY LOAN!

You can make your fantasy come true this summer with Zia's **Summer Fantasy Loan!** Whatever it is you're dreaming about...A trip to the Bahamas? A front or back yard perfectly landscaped right down to the stainless steel custom grill? A family cruise to the Caribbean? How about that Hawaiian honeymoon you never took?

Our Summer Fantasy Loan offer begins on June 1, 2011 and expires on August 31, 2011, so don't let this opportunity slip away! **Rates for our Summer Fantasy Loan start as low as 6.70% on approved credit with automatic payments or Direct Deposit for 24 months.** Come in soon to talk with one of our friendly Loan Officers or give us a call today for more information, we'd love to help you make this summer the best ever with a Summer Fantasy Loan!



Our Zia Scholarship WINNERS!

We'd like to congratulate the following Zia Credit Union Scholarship Recipients:

Academic Scholarship Winners:

Marisa Griego, McCurdy • Denise Lujan, Pecos • Ryan Ault, McCurdy • Shannon Burns, Los Alamos • Karli Salazar, Espanola • Shawnti Gonzalez, Espanola • Brandon Medina, Penasco • Daniel Roybal, Los Alamos • Ryan Fresquez, Espanola • Isabel Garcia, McCurdy • Chelsea Chavez, Pojoaque • Gabriella Trujillo, Espanola • Jesse Martinez, Pojoaque • Katie Jones, Pojoaque • Amy Rendon, Penasco • Eugene Gurule, Espanola • Tyler Dominguez, McCurdy

Leadership Scholarship Winners:

Natasha Trujillo, Espanola • Brandon Trujillo, Espanola • Lawrence Gutierrez, McCurdy • Carmelita Trujillo, Mesa Vista • Deanna Lopez, Pojoaque • Joshua Catanach, Pojoaque • Kiana Vigil, Pojoaque • Devin Galligan, Espanola

Special Achievement Scholarship Winners:

Luke Salazar, Pojoaque • Christian Baca, Pojoaque • Danny Esquibel, Espanola • Mariah Duran, Pojoaque • Anna Marie Padilla, Espanola



SUMMER 2011

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Summer 2011 – Our Employees of the Quarter

Annual Business Meeting Was a "Hollywood" Success!

Thank you to all the members who attended our Annual Business Meeting this past April. We really enjoyed creating our "Hollywood" theme and hope everyone enjoyed "being a Star" for the evening!

Congratulations to all our door prize winners! We sure hope you can join us again next year!



Contributing Editor
Ellen Rodda

Changes We Are Making to Help You Fight Fraud!

Have you heard the news that recent regulation enacted by the Fair and Accurate Credit Transactions Act (FACTA) suggests that we put in place additional measures to safeguard your account and our financial institution? Although Zia Credit Union has many safeguards already in place to protect your information, we want to be sure that you never suffer from the effects of identity theft, if and when it happens!

When someone else uses your identifying information, such as your name, date of birth, social security number, driver's license number or credit card numbers, for their own personal gain, it's called Identity Theft. Identity theft can happen to anyone, regardless of age, where you live, or your income status. According to the Federal Trade Commission, over **11 million** Americans were victims of identity theft in 2009. And unfortunately, experts caution us that this trend will continue to increase.

That's why we are pleased to announce our new professional identity theft recovery program at Zia Credit Union, which is called **IDSafeChoice**. **Beginning September 30, 2011, professional identity theft recovery services will be added as a benefit to all checking accounts.** Our new IDSafeChoice program will provide you and your family members* the protection and professional assistance you need to handle all types of identity theft –from both financial and non-financial fraud.

So you can feel secure knowing that if you or a family member* suspect you are a victim of identity theft, we will provide you access to a **certified identity recovery advocate** who will place fraud alerts at the three major credit bureaus for you, help you access services to watch for signs of identity theft; and access your credit reports and conduct a threat assessment to determine if any identity theft has occurred.

If it turns out that you are the victim of identity theft, your recovery advocate will work on your behalf to restore your identity and make sure you stay recovered – no matter how long it takes. In addition to protecting you and your family members* with fraud, we have also arranged for professional identity theft research and recovery benefits to extend beyond your Checking account. **Beginning September 30, 2011, a security service charge of \$1.50 per month will be added to your Checking account.** This new charge will help the credit union offset these new services and other security measures that will fight identity theft and fraud.

We sincerely hope you never need to contact us to use IDSafeChoice, but be reassured, if you do need it, IDSafeChoice will be here for you! For more details about IDSafeChoice, please contact any Zia Credit Union Member Service Representative at 505-662-4671 or 1-800-392-7629. And to learn more about identity theft, please visit www.idtheftedu.com.



*Services extend to all named accountholders, their spouse or domestic partner, dependants up to age 25 with the same permanent residence address as the accountholder, including students and military, and parents of the accountholder living at the same address as the accountholder, or living in hospice, assisted living, nursing home or deceased for 12 months or less.

Chip in 4 Kids Golf Tournament - August 12, 2011



For the past 10 years, you could say we've been having a "ball" raising money for UNM Children's Hospital, which treats very sick children from all over the state of New Mexico. Our "Chip in 4 Kids" Golf Tournament means so much to us and to the University of New Mexico Hospital community!

Now we're deep into preparations for this year's 11th Annual Golf Tournament and we've already placed our order with Mother Nature for perfect golfing weather! Once again we'll be raising money for UNM Children's Hospital in Albuquerque and also for our own Zia Education Foundation which gives Scholarships to our local graduating high school seniors to assist them with College.

We hope you're planning to join us for the shot-gun start at 9am on August 12, 2011. Have you signed up yet to play? Signing up is easy! Simply go to our website www.ziacu.org and scroll to the bottom. Click on the mini 7th hole, fill in the form with your information and submit. Your information will be transmitted to us the same day! You can also get a form from our lobby in Los Alamos and from Reception in our Española branch. Please join us for a day of golfing fun, a great lunch, and prizes as we raise money for these two wonderful causes! We're looking forward to seeing you there!

Young and Free New Mexico Has Arrived!

I bet you're wondering "what's all the fuss?" about Young and Free New Mexico! Well, New Mexico's Credit Unions have been getting up off the couch and have decided to do something about the fact that young people really don't have a voice when it comes to getting what they need financially. And we just can't sit by and let that happen because Credit Unions have always been there to support a diverse range of members, no matter what the age, background or financial need! Young and Free New Mexico was created specifically for the 18-25 crowd, to give them a voice, a head start and useful information about finance. It's not just a Checking Account, it's about living Young and Free!

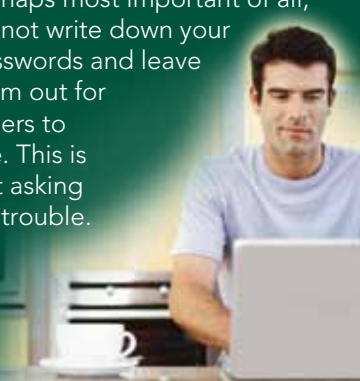
Which is why Zia Credit Union has joined Young and Free New Mexico! We're proud to offer young adults (aged 18-25) a choice when it comes to banking. Money is tighter than ever in today's economy, and most young people are finding things tough all over. It's tough to find a job, tough to afford College, and tough to raise a young family. So does it really make sense to give away money to a Big Bank for sky-high fees and charges, not to mention the right to be treated like a person, not an account number, in exchange for an ATM on every corner? We say "No!" Zia's Young and Free Checking account offers young adults something different without ripping them off. And how refreshing is that? Loans, Credit Cards, Checking & Saving Accounts and more; all with our friendly ZIA CU service your nana would approve of. For more info, check out www.youngfreenewmexico.com. Check out all of Michelle's videos and blogs for Young and Free New Mexico! And for more information on our Young and Free Checking account, ask any one of our friendly Member Service Representatives at 505-662-4671 or 1-800-392-7629.



QUARTERLY FRAUD PREVENTION TIPS CORNER

This quarter, let's go over some tips to protect your online banking activity:

1. Create your password that is something *you* can remember but is difficult for others to guess. That means you should avoid things like your birthday, anniversary, child's name or pet's name. (Information that anyone can pick up from Facebook is a definite "no-no"!)
2. Use **at least 8** characters in your password; *more* than 8 is even better! Zia's online banking allows up to 15 characters for your password! Now that's safe!
3. When creating a password, mix letters, numbers, uppercase, lowercase and symbols when possible. YWx3n!7b is a much stronger password than butter77.
4. Avoid "dictionary words" (like the word butter) because many brute force attacks (password cracking) are designed to guess them.
5. Use a *unique* password for different sites. The password for your online banking should not also log you into Zappos.com, FarmVille or World of Warcraft.
6. Perhaps most important of all, do not write down your passwords and leave them out for others to see. This is just asking for trouble.



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.



JSEC A Great Community Group

On May 26, 2011, Northern New Mexico College Foundation received a check for \$3,000 from the Espanola/Los Alamos Job Service Employer Connection (JSEC). JSEC was founded some 20 years ago by the Department of Labor (now New Mexico Workforce Solutions) with the purpose of networking private employers and government employers with educational institutions. They are a nonprofit organization dedicated to promoting workforce development and education.



Pictured from left: Abel Lucero, New Mexico Workforce Connection; Jacob Pacheco, NNMC; Yolanda Vigil Brewer, Zia Credit Union; Jerelyn Botkin, Del Norte Credit Union; Nancy C. Sharp, NNM C Foundation; Mabel Marquez, Santa Clara; Susan Pacheco, NNMC; Frank Orona, NNMC; Charles Lehman, Tech Net in absenteeism.

The JSEC board members belong to a variety of entities, including local private businesses, such as Del Norte Credit Union and **Zia Credit Union**, and the Santa Claran Hotel, among others.

This money goes directly to Foundation Scholarships for Northern students. In acknowledging the gift, NNMC Foundation Director Nancy C. Sharp stated that JSEC's ongoing support for Northern students is deeply appreciated.

Annual Zia Employee Salsa Contest Champions!

At Zia, we like nothing better than to spice things up, which is why we love our annual Cinco de Mayo Employee Salsa Contest! This year we had so many entries we needed a truck-load of chips to sample them all!



First Place Winner -
Los Alamos Branch: Cynthia Martinez

Talk about spicy!
Congratulations
to this year's
HOT & SPICY
Salsa Contest
Champions!



First Place Winner
-Española Branch:
Donna Lee Aguilar

Welcome to our newest Supervisory Committee Member!

We're delighted to introduce the newest member of our Zia Credit Union family, Supervisor Committee Member, Mr. Lawrence Gutierrez! Congratulations on your election and welcome to our Zia family, Lawrence! We're happy to have you onboard!



Summer 2011 – Our Employees of the Quarter



We're so proud to congratulate **Andrea Lobato** as one of our Employees of the Quarter! Andrea began working at Zia Credit Union in August, 2002, and is currently one of our busy Call Center Representatives in Los Alamos. Andrea answers calls and questions for our staff and members and does her best to make sure everyone stays connected! Over the years, Andrea has also worked in our Accounting Department and in Member Service at our Espanola branch. Her years of experience and knowledge really come in handy assisting members on the telephone! Andrea, we appreciate your efforts! Keep up the excellent work! Congratulations again, Andrea!



We're also pleased to congratulate **Cynthia Martinez** as one of our Employees of the Quarter! Cynthia started working at our Los Alamos branch in January 2009, and quickly became a favorite of many members at our Los Alamos Teller Line. Cynthia makes her job look so easy! She always enjoying talking and helping her members and does her best to make sure every member gets the assistance they need. Cynthia is always willing to assist her co-workers when they need a helping hand! Each year Cynthia is always in the top running for our Employee Costume Contest, so it's no wonder that her favorite Zia Community event to participate in is Los Alamos' Trick-or-Trick on Main Street! Cynthia, we think you're awesome! Congratulations, we are very proud of you!