



NEWSLINE

A PUBLICATION OF ZIA CREDIT UNION

Thank you

WE'D LIKE TO SINCERELY THANK ALL OUR GENEROUS SPONSORS & PARTICIPANTS of the 11th Annual Zia Credit Union "Chip in for Kids" Golf Tournament held on August 12, 2011 at the Los Alamos Golf Course! We could not have done it without you, thank-you so much!

PLATINUM SPONSORS: Allied Solutions, Pojoaque Wellness Center

SILVER SPONSORS: Los Alamos School's Credit Union, Financial Design & Construction, Mr. Ken Rogers, Nambe Drug Store, Knights of Columbus, Chubb, Advanced Network Management

BRONZE SPONSORS: American Legion Post #90, Presbyterian Healthcare, Barraclough & Associates, Kevin Hammer, Attorney At Law, Abba Technologies, Shred-It, MVD Express, Garcia Tires, Gold Water, Mr. Carpet

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Summer Parade Action!

Zia Credit Union had a great time participating in the **Fiesta Parade** in Espanola on July 10th and in the **Rodeo Parade** in Los Alamos on August 13th! Both parades took place on beautiful, sunny days this year and both of our Zia parade teams enjoyed being a part of these traditional community events!



Contributing Editor
Ellen Rodda

Why Credit Unions Are More Popular Than Ever

It's no big surprise that today's consumers have changed their financial behaviors and attitudes in the wake of the global economic crisis. Consumers are spending less and spending wisely, especially as prices for many goods and services have risen. That's why credit union membership makes more sense today than ever!

It's a fact that *all* financial institutions are making efforts to tighten their belts and work more efficiently in these times, but it's also a fact that Big Banks are ever-focused on making money for their share holders, bigger bonuses for their Board Members and bigger profits for their stock holders. Accordingly, Big Banks are now charging consumers for everyday services, such as talking to a teller in person or requesting a copy of an account statement -even using a debit card could get you a monthly charge!

At Zia, we value our loyal credit union members and want to remind you that we're here to serve you! Zia Credit Union is a not-for-profit financial institution and we proudly support the communities we are a part of. We are not here to generate profits for stockholders, share holders, or Board Members; Zia Credit Union is a *cooperative*, so there are no stock holders or share holders, and Zia Credit Union Board Members are non-salaried *volunteers*.

We appreciate our Zia Credit Union members and will continue to support you wholeheartedly and serve you to the best of our ability.



Understanding Reg D and Your Savings Account

Every Zia Credit Union member has a savings account. Some of you also have additional types of savings accounts, including club accounts, IRA share accounts, or CU for Kids (Kirby Kangaroo Club) accounts. Regulation D, which is controlled by the Federal Government of Banking, requires us to monitor and limit the number of withdrawals and transfers that you make to these accounts in a calendar month. **A member may make no more than six transfers or withdrawals per calendar month or statement cycle.**

These limits are set by the Federal Government to ensure that Savings Accounts are used **ONLY** for saving money and not as a Share Draft (checking) account. Members that make more than six withdrawals or transfers per month may be subject to penalties of \$25.00 per occurrence, returned checks, as well as the transaction being rejected. Zia Credit Union will be enforcing Regulation D as of November 15, 2011. Please contact us if you have any questions, and to help you better understand, here are some examples:

RESTRICTIONS NECESSARY ON TRANSFERS OR WITHDRAWALS FROM CREDIT UNION SAVINGS ACCOUNTS TO KEEP THE ACCOUNTS FROM BEING CLASSIFIED AS TRANSACTION ACCOUNTS

Unlimited withdrawals permitted when:

- Made in person
- Made by messenger
- Made by a letter request (considered the functional equivalent of the member coming into the credit union)
- Made by telephone, fax or PC, if a check payable to the member is *mailed* to the member from cu
- Made using an ATM

Unlimited transfers permitted when:

- Made between the accounts of the same member **AND made in person**, by messenger, by mail or at an ATM
- Made by the member to pay a **loan** the member has with the credit union

Up to six withdrawals or transfers permitted per month – when:

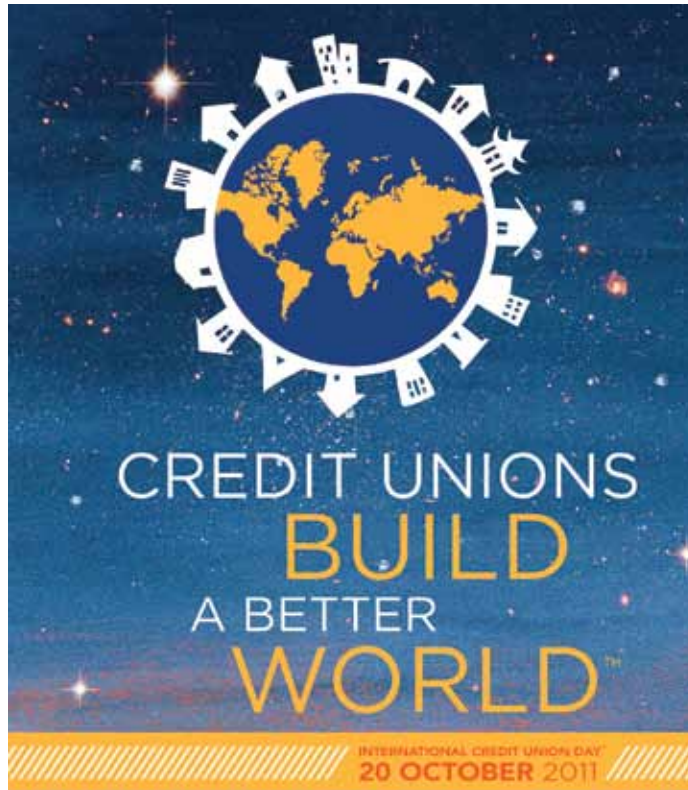
- Made by telephone, fax, or personal computer and payable to a third party
- Made by telephone, fax or PC to another account of the member at the credit union
- Made by preauthorized, automatic or bill-payment arrangement for transfer to the member's other account(s) at the credit union or to a third party

FRAUD PREVENTION TIPS CORNER

"Credit Unions Build a Better World"

As a credit union member, **you** are part of a worldwide cooperative movement that works to improve the lives of individuals, families, and communities and has done so for over 100 years. Unlike other financial institutions, credit unions operate democratically with equal ownership; they are not-for-profit; and, in an effort to build a better world, they support their members and the community with their philosophy of "people helping people."

As we celebrate **International Credit Union Day** on October 20, 2011, and prepare for the United Nations' International Year of Cooperatives in 2012, we celebrate, with more than 186 million people worldwide, that we're all part of "building a better world." All of us, 186 million members at 49,000 credit unions around the world in 97 countries will acknowledge that "**Credit Unions Build a Better World**" and we hope you'll join us on International Credit Union Day!



Parents, it's important to teach and monitor your kids to use the Internet safely. Here a few online security basics that you can teach your kids!

Establish Internet rules. As soon as your children can use the Internet on their own, establish rules for Internet use. These rules should define whether your children can use social networking sites and how they can use them. Design a "family contract" which covers rules for them to follow and the consequences when they don't.

Passwords are secret. The first rule of Internet safety is: keep passwords secret. Teach your kids that passwords are not to be shared, even with best friends! Kids love to share secrets; but they need to understand that passwords are private.

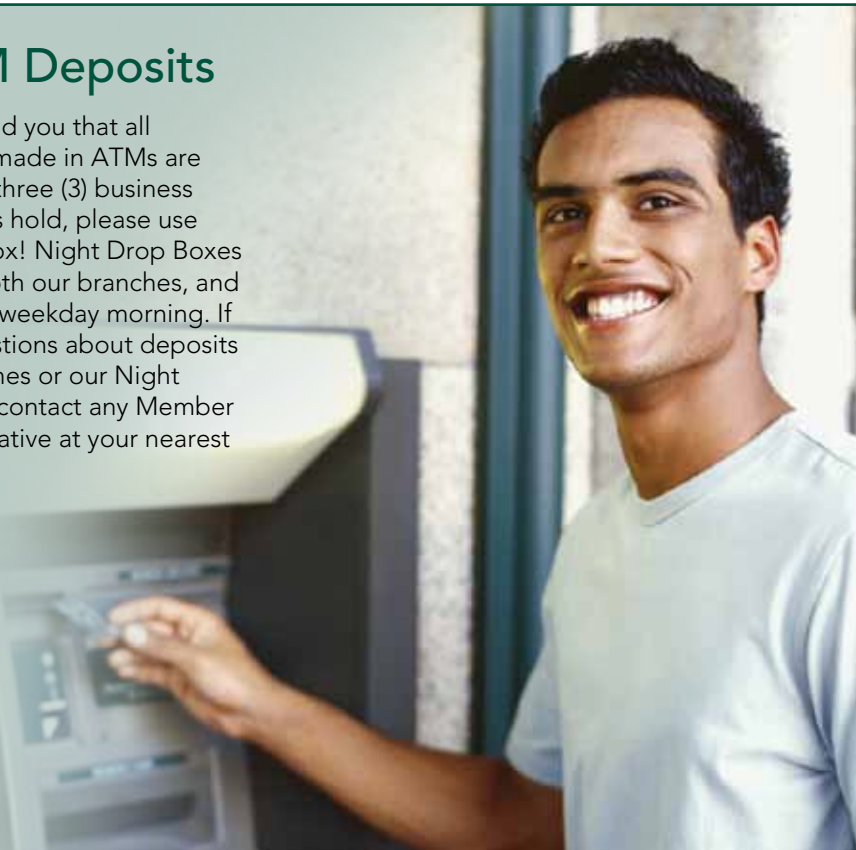
Teach your children never meet anyone in person that they've communicated with online only. Kids are in real danger when they meet strangers in person whom they've communicated with online only. It might not be enough to simply tell your child not to talk to strangers, because your child might not consider someone they've "met" online to be a stranger.

Teach your children about cyberbullying. As soon as your children are old enough to use social websites, talk to them about cyberbullying. Tell them that if they think they're being cyberbullied, they should share this information right away with a parent, a teacher, or another adult that they trust. Whether your child is a victim or aggressor, bullying in any form is never acceptable.

Communicate with kids about their experiences. Encourage your children to tell you if something they encounter on the Internet makes them feel anxious, uncomfortable, or threatened. Stay calm and remind your kids it is OK to bring it to your attention. Let them know you are there to help them resolve the situation positively.

Your ATM Deposits

We'd like to remind you that all deposits that are made in ATMs are currently held for three (3) business days. To avoid this hold, please use our Night Drop Box! Night Drop Boxes are available at both our branches, and are checked each weekday morning. If you have any questions about deposits using ATM Machines or our Night Drop Box, please contact any Member Service Representative at your nearest branch location.



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.



Young and Free New Mexico



In Photo: Michelle Peterson, Young and Free New Mexico Spokesperson, with Nicholas Nelson, iPad Winner, and Russ Gordon, Los Alamos Summer Concert Series Founder.

On the evening of August 19, 2011 the last Gordon's Summer Concert of the season in Los Alamos was held, and Zia Credit Union was there! We jointly hosted this fun community event along with Del Norte Credit Union and Los Alamos School's Credit Union! A little rain could not dampen everyone's spirits as we all enjoyed the great music by Carolyn Wonderland and her band. Another guest at the concert was Michelle Peterson, the official Young and Free New Mexico Spokesperson, who was on hand to mingle and talk to the younger generation in Los Alamos about New Mexico Young and Free. Michelle touted the benefits of credit union membership for 18-25 year-olds, talked about the awesome Young and Free New Mexico website (www.youngfreenewmexico.com) and raffled off a brand-new Apple iPad! The lucky winner of the Apple iPad was Nicholas Nelson, member of Del Norte Credit Union! Congratulations Nicholas! We're glad you enjoy being a credit union member and hope you love your new iPad!

Michelle in her car along with the rest of us from Zia Credit Union, Del Norte Credit Union & Los Alamos School's Credit Union!



FALL 2011 – Our Employees of the Quarter



We're so happy to congratulate **Sabrina Mondragon** as one of our Employees of the Quarter! Sabrina began working at Zia Credit Union in April of 1994, and is currently one of our busy Loan Officers in Espanola. Over the years, Sabrina has gained a rapport with many of our members and her years of experience and knowledge really come in handy. Her gentle smile and manner are wonderful to be around. Sabrina does a fantastic job assisting her members and is always willing to help her co-workers with a question or task. Sabrina, we're proud of you and the work you do! You make a difference every day! Congratulations again, Sabrina!



We'd also like to congratulate **Faye Duran** as one of our Employees of the Quarter! Faye joined us at our Los Alamos branch in July of 2009, and quickly became a favorite of many members at our Los Alamos Teller Line. Faye has a wonderful, sassy sense of humor and loves to tease and joke with her co-workers and members! She always enjoys greeting and helping her members at the teller line and Faye can always be counted on to lend a hand to her co-workers too. Her favorite Community Event to participate in is the Espanola Fiesta Parade because it's one of the few parades that still allow candy to be handed out! Thanks for being a great team player, Faye! Congratulations, we are very proud of you!