

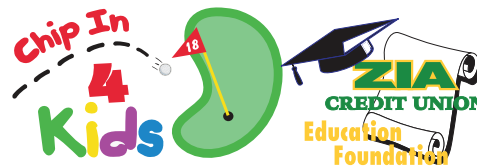


NEWSLINE

A PUBLICATION OF ZIA CREDIT UNION

10th Annual "Chip In For Kids" Golf Tournament

Attention golfers: it's time to get your game on! Please come join us at the Los Alamos Golf Course on August 20, 2010 and enjoy an afternoon of outdoor fun with Zia Credit Union as we host our 10th Annual "Chip in for Kids" Golf Tournament! Can you believe it's been 10 years already? The golfing fun starts at 9:00am with a shotgun start! Teams and single players are welcome! Your entry fee includes cart fees, green fees, refreshments, Gimme bag, lunch & a door prize ticket. To sign up for Zia's "Chip in for Kids" Golf Tournament, please stop by our offices and pick up a copy of our Entry Form, or you can go to our website, www.ziacu.org and click on the "Chip in for Kids" information box to download and print your own copy! This year our Golfing Tournament will be raising money for our favorite charities, the UNM Children's Hospital and the Zia Credit Union Education Foundation. We're looking forward to seeing you there!



Annual Meeting Was "Wild"

Our 55th Annual Business Meeting at the Immaculate Heart of Mary Catholic Church on April 30, 2010, was a "wild" success! We had a wonderful turn-out of members of all ages; in fact, this year we had to set up a few extra tables in the space remaining to fit everyone in! Members began to line up for the

meeting before the doors opened at 5pm, and this year's "Safari" decoration theme was a big hit with the adults and little ones! PoeTay Catering served a delicious meal that everyone thoroughly enjoyed! The business portion of the meeting went well with all Senior Staff and Officers reporting on various topics. Our Chief Financial Officer, Margot Liberty, gave her report on Zia's robust financial health, and also explained the new Overdraft changes concerning Regulation E. At the end of the evening, almost everyone had a smile on their face as the ever-popular Door Prize Drawings caused much anticipation and surprise! We're glad so many of you could come and spend the evening with us!



Summer 2010

Inside Your Zia Connection:

Christmas Club Savings Accounts

Shred Your Confidential Documents

Congratulations to Zia CU EF Scholarship Winners!

Pojoaque Valley High School Gets "Credit"

Extended Hours at Our Española Branch

NEW Perfect Sense Checking

Española Branch Remodel

National Youth Week 2010

Zia Rocks RELAY FOR LIFE

Zia CU Teacher of the Semester

Summer Employees of the Quarter

Privacy Policy Statement

Christmas Club Savings Accounts

It may be sunny and warm outside, but it's a great time to start thinking about Christmas! Open your Zia Credit Union Christmas Club account today and start making regular deposits now! You can even set up automatic deposits from Direct Deposit, now how easy is that? And just imagine, when it's time to go Christmas shopping, you'll have the money you need, thanks to your Zia Credit Union Christmas Club! Open your Christmas Club today!



Shred Your Confidential Documents Anytime At Zia!

Did you know we offer our members the ability to destroy unwanted confidential documents for FREE? That's right! Zia Credit Union members are always welcome to bring in confidential paper documents, such as old financial statements, and put them in our secure, locked Shred Bins for destruction. Shredding is completely secured and confidential, and takes place weekly. If you need assistance with shredding, please ask any Zia employee, we'll be happy to help!

Contributing Editors

Ellen Rodda
Jennifer Montoya
Yolanda Vigil Brewer



Congratulations to our Zia Credit Union Education Foundation Scholarship Winners!

Academic Scholarship

Sophie Swingle, McCurdy High School
Sara Maes, Espanola Valley High School
Wei Dai, Los Alamos High School
Sean Salazar, Espanola Valley High School
Estevan Trujillo, Escalante High School
Dominic Martinez, Pojoaque Valley High School
Justin Sandoval, Pojoaque Valley High School
Oliver De La Cruz, McCurdy High School
Carmelina Garcia, McCurdy High School

Leadership Scholarship

Joseph Roybal, Espanola Valley High School
Andrea Castellano, Pojoaque Valley High School
Alexandria Salazar, Espanola Valley High School
Jacob Serrano, Espanola Valley High School

Michael Garcia, Pojoaque Valley High School
Jessica Estevan, Pojoaque Valley High School
Alexandria Vasquez, Mesa Vista High School
Meghan Mascarenas, McCurdy High School
Dulce Avitia, Espanola Valley High School

Special Achievement Scholarship

Brandon Ricci, McCurdy High School
Desiree Garcia, Penasco High School
Jesse Ortiz, Los Alamos High School
Jessica Jaramillo, Pojoaque Valley High School
Alexina Ortiz, McCurdy High School
Danna Ward, Los Alamos High School
Gary Thorne, Los Alamos High School
Miquella Lovato, Pojoaque Valley High School

Pojoaque High School Gets "Credit"



After many years of teaching our "Give Yourself Credit" class (a financial education course) to the students at Los Alamos and McCurdy High Schools, we are thrilled to share the news that we have successfully concluded our first "Give Yourself Credit" class to students at Pojoaque Valley High School! We'd like to thank PVHS instructor, Glenda DePaula, for graciously letting us come visit her class to teach her students about financial education.

Our staff members that presented the course material to the class really enjoyed getting to know and interact with the PVHS students, and before we knew it, it was time to hold our farewell luncheon and say good-bye! We hope the students at PVHS enjoyed learning about saving money, credit, loans, identity theft and job interviews as much as we enjoyed teaching them! We appreciate the courtesy and attention they showed us; what a great group of kids! We're already looking forward to meeting our next "Give Yourself Credit" class of students!

Extended Hours At Our Española Branch



Did you know? To improve service for our members at our Española Branch, on the FIRST Tuesday of each month, our Española branch now opens at 8:30am. On the other remaining Tuesdays of the month, the Española Branch will continue to open at 10am to provide training time for our employees.

Introducing Perfect Sense Checking – It's Perfectly Rewarding!

Most of our members know and love our FREE "Common Sense" Checking account, and now we have something completely new and exciting to offer! Introducing our "Perfect Sense" Checking account that offers rewards! When you sign up for FREE "Perfect Sense" Checking, you can receive **3.04% APY** (Annual Percentage Yield) in cash each month, PLUS Nationwide ATM refunds, with NO MINIMUM monthly balance! How perfect is that? With Perfect Sense Checking, you don't have to have a large balance to receive the high rate on interest. When you qualify, even without a large balance, you are guaranteed the high interest rate.



IT'S SO EASY to qualify for Perfect Sense Checking, and even better, the monthly qualifications are things you probably already do: Make 12 or more debit card purchases per month, access your online banking each month, receive your Zia account statements via electronic e-Statements and have one automatic payment, bill pay transfer or direct deposit transfer per month. And if you don't meet the qualifications one month, don't worry! There's no penalty! Plus, you still receive a base interest rate of 0.05% APY (Annual Percentage Yield), the benefits of FREE checking, no minimum balance requirements and no monthly fees! Sign up today and start getting the most for your money right away, with Perfect Sense Checking!

Española Branch Remodel Going Strong

Have you stopped by our Española branch lately? The changes are taking shape both inside the credit union and outside, and the remodel is going strong! It's been a challenge for both staff and members to deal with the remodel on a daily basis. Jeannene Sparks, Branch Manager at Espanola, said "I think we've been busier than ever during the remodel!"

We want to sincerely thank our loyal Zia Credit Union members who are sticking with us through the Española remodel process! We know it's not easy, but we know you'll love the results!



National Youth Week 2010

Youth Week celebrates Credit Union youth members who are 17 years old and younger, and encourages good savings habits from an early age. This year Zia Credit Union celebrated National Credit Union Youth Week from April 19 thru April 23. At the conclusion of Youth Week, we tallied up the results from our contests: the 'Lil Picasso Contest, The Guessing Game Contest, and the exciting Youth Week Savings Challenge! We'd like to congratulate our "Star" saver, Miss Augustine Romero, age 11, of Espanola, NM. Augustine blew away the competition and deposited a total of \$9,232.50 during Youth Week, the most money of all our entries for the Savings Challenge! Congratulations to all our Youth Week Winners: Frankie A. Meza, Oksana Tretiak, Isaiah Padilla, Chelsea Lovato, Brandon DeAguero and Mya Adams. We hope all our young members will join in the Youth Week fun again next year!



Zia Rocks the 2010 Relay for Life



Zia Credit Union had a great time participating in the Española RELAY FOR LIFE event in June! TEAM ZIA went all out this year and decorated the TEAM ZIA tent and themselves in a Hawaiian theme, complete with flowers and leis! We want to thank our employees who participated in the RELAY FOR LIFE. TEAM ZIA (In photo left to right): Claudine Medina, Dolores Aquino, John Garcia, Victoria Sandoval, Jeannene Sparks, Amanda Duran, Louise Lovato, Donna Lee Aguilar, Ashley Herrera, and Jessica Ulibarri. (Not pictured): Debbie Campos, Frances Lopez, Johnny Madrid, Kimberly Ortiz, Lora Salazar, and Naomi Salazar.

To raise money for the RELAY FOR LIFE, TEAM ZIA put together a cookbook and sold them along with purple tote bags. The team also held various raffles and food sales, and managed to raise a whopping \$2,252.88 for Relay for Life! We are also proud of Zia employees, Sylvia Bustos and Clara Archuleta, who are both served on the Española Relay for Life Committee this year! For more information on Relay for Life, visit www.relayforlife.org



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



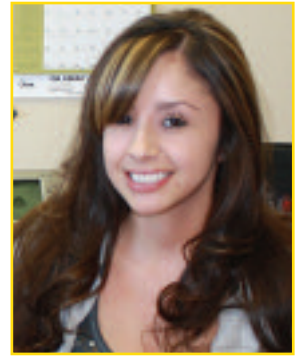
Shared Branching

You can access your Zia Credit Union account using Shared Branching at 35 locations across New Mexico, plus over 1,300 credit unions nationwide have access to over 5,600 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.



Teacher of the Semester

Victoria Herrera, a Title and Insurance Specialist at Zia Credit Union, has been named "Teacher of the Semester" for this past Spring 2010 school semester in our "Give Yourself Credit" financial literacy class, taught at Pojoaque Valley High School. Victoria has been teaching the "credit" portion of this class for the past several years, which includes the following topics: credit reports, credit scores, debt-to-income ratios, loan applications, vehicle prices, interest rates, and types of loans. Victoria has been with Zia Credit Union for six years, since January 2004. We thank Victoria for her hard work and contribution to this class! The students just love her...and so do we!



Summer 2010 – Our Employees of the Quarter



We are pleased to recognize **Vicki Sanchez** as one of our Employees of the Quarter! Vicki has worked as a Zia Credit Union employee since 2001, and is currently assisting members as a Loan Officer. You may recognize Vicki from her many years of service at the Española branch. Vicki does her best to help members in our Española Loan Department and she pays close attention to ensure that all the fine details are correct! Vicki's favorite Zia community event is Española Spirit Day. We'd like to congratulate Vicki this quarter as a valuable employee! Congratulations again, Vicki! You're an essential part of our Team!

We're also happy to congratulate **Ellen Rodda** as one of our Employees of the Quarter! Ellen started her career at Zia in 2004, as a Teller at our Los Alamos location. Ellen has worked at both of our branches and is currently working as Vice President of Marketing in Los Alamos, where she enjoys the challenge and variety of projects that she tackles. Ellen's friendly demeanor comes through whether she is working with her co-workers, vendors or helping members! One of her favorite Zia Community events to participate in is the Los Alamos Rodeo Parade. We'd like to honor Ellen this quarter for her efforts! Congratulations, Ellen! Keep up the great job!



Privacy Policy Statement:

It is the policy of Zia Credit Union to protect our member's privacy.

The credit union collects non-public personal information about members from the following sources:

- Information received from the member on applications or other forms.
- Information about transactions with the credit union or others.
- Information received from a consumer-reporting agency.
- Information obtained when verifying the information a member provides on an application or other forms. This may include current or past employers, or other institution where the member conducts financial transactions.

The credit union may disclose all the information collected, as described above, to companies that perform marketing services on the credit union's behalf or to other institutions with which the credit union has joint marketing agreements. The credit union may disclose information relating solely to the credit union transactions and experience with the member to our affiliated companies which are controlled by Zia Credit Union. To protect the member's privacy, the credit union will only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

The credit union may also disclose non-public personal information about the members under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of the credit union, follow instructions as member authorizes, or to protect the security of the credit union's financial records. If a membership is terminated, the credit union will not share information it collected about the member, except as permitted or required by law.

How Members Information is Protected

Access to nonpublic personal information about the members is restricted to employees who have a specific business purpose in utilizing your data. Employees are trained in the importance of maintaining confidentiality and member privacy. The credit union maintains physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard the member's non-public personal information.