

## 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)

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](http://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](http://www.ziacu.org) and click on the Shared Branching link, or go to [www.cuswirl.com](http://www.cuswirl.com) and use the "quick locator" or you can call 1-800-919-CUSC. Some rules and restrictions apply with Shared Branching.



# Congratulations 2009 Zia Credit Union Scholarship Winners!

We are proud to announce our Zia Credit Union Education Foundation Scholarship Winners for 2009:

### Academic Scholarship Winners:

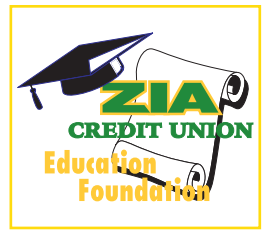
Cassandra Olivas, Espanola \* Isaac S. Pacheco, Penasco \* Leandro A. Lovato, Pojoaque \* Lauren Castro, Los Alamos \* Kaitlin Vigil, McCurdy \* Mary P. Salazar, Los Alamos \* Feliz R. Archuleta, Penasco

### Leadership Scholarship Winners:

Francisco Vigil, McCurdy \* Toribio Garcia, Penasco \* Mariano Trujillo, Mesa Vista \* Lance Gutierrez, Pojoaque \* Janelle Roybal, Pojoaque \* Alexandria Martinez, McCurdy \* Melissa Martinez, Pojoaque \* Samantha Aguino, SF Indian \* Angelo Medina, Espanola \* Jennifer Patterson, Los Alamos

### Special Achievement Scholarship Winners:

Veronica Quintana, Espanola \* LEEANNE Montalvo, Pojoaque \* Isaac J. Montoya, McCurdy



## Summer 2009 – Our Employees of the Quarter



We are pleased to recognize Lidia Rodriguez as one of our Employees of the Quarter! Lidia has been working for Zia Credit Union since October 6, 2008 and began her career by working at our Los Alamos drive-thru and teller line, and is now one of our hard-working Call Center Representatives. When you make a call to Zia Credit Union, be sure to say "Hello" to Lidia! Always reliable, calm and courteous, Lidia does her best to make sure our members get connected as fast as possible. Thank-you for all your hard work, Lydia, we think you're great! Congratulations on your achievement!

We're proud to Congratulate Jessica Ulibarri, as one of our Employees of the Quarter! Jessica started working for Zia Credit Union on October 30, 2006. You may recognize Jessica from our Espanola Member Service Department, where her title was Member Service Manager. Currently, Jessica is keeping busy "learning the ropes" as our Espanola Consumer Loan Processor! Jessica is a dependable member of our Loan Dept family, and her positive attitude really shows in all she accomplishes! She's always happy to assist members and co-workers alike. Way to go, Jessica! Keep up the good work, and Congratulations!



## 9th Annual Zia Credit Union "Chip in for Kids" Golf Tournament

If you like to golf and you like kids, then we've got the event for you! On August 21, 2009, Zia Credit Union will be holding it's 9th Annual "Chip in for Kids" Golf Tournament at the Los Alamos Golf Course. All proceeds of this charity event go directly to UNM Children's Hospital, an amazing facility which treats very sick children from all over New Mexico.

We start golfing at 9am and everyone is welcome to participate; teams or single players can count on having some serious fun in the sun in Los Alamos! Your fee of \$90.00 includes: green fees, cart fees, your donation to UNM Children's Hospital, lunch and prizes at the conclusion of the day on the golf house veranda. We're delighted to welcome back our loyal supporters who join us for this event every year, and we also want to reach out to those of you who have thought about it, but haven't golfed with us before. C'mon and join the golfing fun! We'll see you there!



# NEWSLINE

A PUBLICATION OF ZIA CREDIT UNION

## Take Control of your Finances

Think you can get away with not balancing your checkbook? Think again! Because skipping this important task could really cost you! Here are four reasons why you should balance your checking account monthly:

- If you make a mistake or forget to list an ATM withdrawal, debit card purchase, check or other transaction in your register, you may start bouncing checks and incurring fees of \$25 or more.
- Balancing your checkbook verifies that your records match the credit union's records.
- Credit unions can make mistakes; however, you only have 60 days to notify your credit union of a mistake you find on your account. If you don't balance your checkbook monthly, you might not locate the error in 60 days. Another possibility is that you can make a math error in your checkbook register, but if you don't balance it monthly, you may not catch it.
- If there is a problem with your account at some point, it's much more difficult to wade through months of transactions to figure it out. If you've balanced your checkbook every month, the most you'll ever have to do is look at the most recent month's transactions.

If you ever need assistance with your checking account, please don't hesitate to ask us! We're always happy to help!



Summer 2009

### Inside Your Zia Connection:

Reassessing your retirement plans

HOPE...is not an investment strategy!

Congratulations 2009 Zia Credit Union Scholarship Winners!

Summer 2009 – Our Employees of the Quarter

9th Annual Zia Credit Union "Chip in for Kids" Charity Golf Tournament August 21, 2009

## Summer 2009 – Employee Teacher of the Semester



We would like to recognize employee, Clara Archuleta, as our latest "Teacher of the Semester"! Clara, our Title & Insurance Specialist II in the Loan Department, has been contributing her time to instruct local high school students in Zia Credit Union's unique class called "Give Yourself Credit" about money basics. Clara's areas of expertise include: Understanding Credit, How to Read a Credit Report, How to Maintain Good Credit, Debt-to-Income Ratios, Types of Loans, How to Fill Out Loan Applications, and How to Purchase Your First Vehicle. Clara has been a wonderful asset to the success of Zia's Education Program and our young students love her! Congratulations Clara!

### Contributing Editors

Ellen Rodda  
Yolanda Vigil Brewer  
Sef Ortiz

## Reassessing your retirement plans

By Steve Ciepiela

After months of market volatility and economic instability, many are re-evaluating their retirement plans. Attaining your retirement income potential will depend on sound fundamental planning decisions. The best planning should always take uncertainty, retirement age, lifestyle and peace of mind into consideration.

The concept of retirement is historically young and the future of retirement faces some new challenges with an aging population and soaring health care costs. And with the responsibility for retirement funding shifting from employers to employees (you might be responsible for 60 percent of your retirement income), it is more important than ever for people to engage in comprehensive planning and implementation.

There are five key risks to consider when planning for retirement income. The first is rising life expectancy. For a couple, both aged 65 and in good health, there is now a 50 percent chance that at least one person will live to age 92. Because people are living so much longer, the concept of early retirement (before age 65) will be more difficult to attain than it was even in the 1990s. In fact, the Social Security Administration actually penalizes you for taking retirement income too early (visit [www.ssa.gov](http://www.ssa.gov)).

The second risk is inflation, which quickly eats into retirement income. People fail to take into account rising inflation, especially after an economic crisis. When you retire, there is a different consumer price index for retirement expenses that is actually higher than normal inflation. This means that while there might be an increased cost-of-living adjustment to your pension, it will not be enough to cover the rising costs of retirement expenses.

The third risk is asset allocation. People tend to get very conservative with their money once they retire, but they are more likely to run out of money using short-term or conservative investments because of rising inflation and life expectancy. Over a number of years, you will need equities (stocks) to supplement your retirement income because, historically, they are one of the few investments that keep pace with inflation.

The fourth risk is your withdrawal rate. People tend to underestimate the cost of living too long. Taking an annual 4 percent to 5 percent withdrawal rate out of your retirement account is sustainable. If you take out a higher percentage, you will more than likely run out of money during your lifetime.

The fifth risk, a huge factor, is increasing health care expenses. Studies show your health care could cost you as much as \$220,000 over your retirement. Health care costs are increasing at a rate three times faster than inflation and, coupled with the increase of premiums for Medicare (which is based on your total retirement income), 20 to 30 percent of your monthly social security check could go to covering health care costs.

As part of your retirement plan, establish a retirement goal and a retirement date. That doesn't mean you actually have to retire at that time, but it helps to have a goal and a systematic savings plan in place. It is important to keep in mind that retirement is also based on a number of non-financial decisions: How is your health? Do you like what you do? Do you have hobbies? Is there something else you've always wanted to do? Can you continue working part time?

When you get close to retirement you have to evaluate your needs, wants and legacy.

First, you will need enough money to cover your basic needs, like your mortgage, food, utilities, etc. This portion of your portfolio needs to be covered by a monthly pension, guaranteed account or invested more conservatively. Second, you need to determine how much money you will have left for the things you want each month, like travel, a nice car, etc. Lastly, you will need to determine how much, if any, you will have to leave to your heirs.

Once you retire, generating income is the most important goal, followed by growth. Your plan should change as you shift your focus from accumulation to distribution. Your strategy should provide immediate cash flow to meet your spending needs, reduce market volatility through diversification, and ensure long-term growth to decrease the likelihood of outliving your assets.

**Steve Ciepiela is co-founder and president of Charles Stephen and Co. Inc. Reach him at (505) 884-0451 or [sciepiela@charlesstephen.com](mailto:sciepiela@charlesstephen.com) or visit the firm's Web**

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## Join us for an informative investment seminar

# HOPE...

is not an investment strategy!



Serious times call for serious solutions. Stock market decreases in excess of 40%, nightly stories concerning the struggling economy and growing apprehension about an uncertain future have left many clients refusing to open their monthly investment statements. While many others are feeling at their wits end and are growing tired of the "stay the course" mantra.

Given the serious nature of the times at hand, we will be holding an invitation only discussion designed to help our clients and their friends navigate the volatile markets we currently face. Specifically we will hold an open, informative and frank discussion regarding:

- \* Secular (long-term) and cyclical (short-term) stock market regimes
- \* Four distinct approaches to asset allocation and how they are intended to work in various market cycles
- \* Why the "buy-and-hold" philosophy alone might not be the best solution for the current market environment
- \* The impact of volatility on your ability to accumulate wealth
- \* Various strategies that can help your portfolio benefit from economic tailwinds in bull markets and navigate the headwinds in bear markets

This is a small, personalized event designed to encourage candid discussion about how the bear market affected you and the specific strategies we can employ to help you navigate this volatile market.

Given the importance of these discussions, friends or family that would appreciate and benefit from participating are also welcome to join us.

When:	Tuesday, July 14th Noon and 5pm
Location:	ZIA Credit Union
Address:	1001 Central Ave Los Alamos, NM 87544

To RSVP please contact **Debbie Schenk** at **505 884.0451** or via email at [dschenk@charlesstephen.com](mailto:dschenk@charlesstephen.com). Seating is limited. so RSVP as soon as possible.

We look forward to engaging you in this important dialogue!

Cordially,  
Stephen J. Ciepiela  
Jay Johnson  
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Our FREE online e-statements are a great way to save paper, postage and time! Easy to use and faster than waiting for the postman, view and print your Zia Credit Union accounts and your statements online in the privacy of your home! To sign up for our FREE online banking and e-statements, call us or come in today!

### Fun & Free Summer Activities!



It's summer and the kids are home. The excitement of summer vacation wore off after the first hour. And now you're hearing these two dreaded words: "I'm bored!" Don't panic. Try these free activities and your entire family may re-discover some simple pleasures!

1. Camp out in the back yard
2. Try some new recipes
3. Enjoy summer reading programs at your local library
4. Make a lemonade stand
5. Have a family game night
6. Gaze at the stars - learn the constellations together
7. Take the kids to upcoming parades & festivals

For more ideas, visit [www.mommysavers.com](http://www.mommysavers.com) or [www.familyfun.com](http://www.familyfun.com) and don't forget to check out our Kirby Kangaroo's website for more fun; go to [www.ziacu.org](http://www.ziacu.org) and click on the Kirby Kangaroo link!

