

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

Extended Drive-up 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.



Financial tips for the class of 2009

It's an "interesting" time to be a new graduate. Jobs are hard to find. Money is tight for just about everyone. Even mom and dad may be reluctant to have a rent-free boarder!

Watch your pennies. Little expenses can add up fast. Cut down on budget-draining restaurant meals, movies and other treats you really don't need.

Save your dollars. In tough times, it's more important than ever to have a rainy-day fund. Do your best to set some money aside on a regular basis.

Handle credit wisely. Don't fall into the habit of using a credit card for expenses you really can't afford. This will cost you a bundle in the long run.

Get help if you need to. If you're not sure how to set up a budget or where to turn for a loan, remember that Zia Credit Union is on your side. Don't hesitate to call or stop by.

Young people do have some advantages in today's economy. Your income-building years are ahead of you, and if you can start an IRA you may enjoy some healthy profits during the recovery process. With some solid financial habits in place, your financial future will be bright.

Spring 2009 - Employees of the Quarter



We'd like you to meet Terra Eckhart, one of our Employees of the Quarter. Terra began working for Zia Credit Union in February, 2007. She started out as a Teller, and then advanced to the Member Service Department. Currently she is working in our Los Alamos Loan Department as a Mortgage Loan Processor. Our members and employees enjoy working with Terra, as she is easy to get along with! Terra always seems to have a smile on her face and a happy pitch to her voice! Congratulations, Terra, we are happy to recognize your efforts!

We are proud to congratulate Baby Matousek, our other Employee of the Quarter. Baby has recently been presented with her 5-Year Award for long service; having worked at Zia since November of 2003. She is currently working in our Human Resources Department, and started her career in the Los Alamos Member Service Department. Baby's infectious smile and giggle are appreciated by everyone who meets her, and Baby is known as one of our most helpful employees, doing her best to fill in where ever help is needed. Thank-you, Baby, you're great!



Zia Employees Honored at Quarterly Chapter Meeting



On the evening of February 19, 2009, the Northern New Mexico Chapter of Credit Unions held it's Quarterly Chapter Dinner Meeting at the Santa Fe Country Club. The following employees of Zia Credit Union were honored for their loyal years of service and devotion to the Credit Union Movement:

Pictured from left to right: Jeannene Sparks for 15 years of service, Valerie Lujan for 10 years, Jason Martinez for 5 years, Baby Matousek for 5 years, and David Vigil for 5 years of service, with presenters Zia Employee and Member of the Chapter, Jennifer Harlow, and Zia Credit Union Chairman of the Board of Directors, Richard Roybal.
Not pictured: David Martinez, awarded for 15 years of service.



NEWSLINE

A PUBLICATION OF ZIA CREDIT UNION

Annual Business Meeting April 24, 2009

We'd like to invite all members in good standing to our 54th Annual Business Meeting on April 24, 2009, at The Immaculate Heart of Mary Catholic Church in Los Alamos. The Annual Business Meeting will begin at 5pm inside Karen McLaughlin Hall at 3700 Canyon Road in Los Alamos. Proof of Membership is required to attend the meeting, as it is not open to the general public. Dinner will be served and door prizes will be awarded.

In addition, the highlight of the evening will be when Zia Credit Union's Scholarship Committee announces the winner of the Vacation Package Raffle, valued at \$3400.00! The winner will receive a Vacation Package for a seven nights stay at the Sheraton Buganvilias Resort in Puerto Vallarta, Mexico, airfare for two, plus \$1,000 spending cash! Tickets will be available to purchase up until the drawing takes place. Although the winner does not need to be present to win, we would love the opportunity to congratulate them in front of the Annual Meeting crowd! We hope to see you there!

Frauds and Scams: They're Always Lurking

You're not alone. It's happened to many of us. Your busy Holiday weekend is suddenly interrupted by a strange, anonymous voice mail, e-mail, or automated message telling you that your ATM/Debit/Charge card has been suspended due to "suspicious activity." Then you're directed to call a number and speak to the "Security Dept." All of a sudden you are much more concerned about the safety of your money than if there are enough chicken wings and wieners for your holiday camping trip.

It's unfortunate but true, Phishing and Vishing scams are becoming very common, especially on weekends and Holidays, when people are distracted and may not think twice about talking to a stranger or calling a number that is given on a message.

We cannot stress strongly enough that it is never safe to give out any information to a stranger who contacts you. The fact is, financial institutions do not contact members for information they already have on file. And they do not solicit their financial products by phone, or call to warn you about "suspicious" card activity. These are all scams.

We want all of our members to understand the very real danger involved with giving information out to strangers, which can lead to thousands of dollars of unauthorized purchases as well as identity theft, causing damage to your good name and credit rating.

Although we cannot pursue and punish these "cyber" and "voice" criminals ourselves, we do submit all relevant information to the local authorities including the New Mexico State Department and FBI. Your information here at Zia Credit Union is safeguarded with the best security possible but you must also do your part and always keep your confidential information private. If you have any questions about your Zia account, please call us immediately!

Spring 2009

Inside Your Zia Connection:

Zia Credit Union Education
Foundation Golf Tournament

Get to know your CFO,
Margot Liberty

Early Communication
Can Save You!

Congratulations, State
Tournament Basketball Athletes!

Escape to Paradise — Our
Education Foundation Raffle

Keeping Up with Change —
Why is your current address
important?

Our NEW Online Application
for Student Loans

Spring Employees of the Quarter

Zia Employees Honored at
Quarterly Chapter Meeting

Zia Credit Union's Education Foundation Golf Tournament



We hope you'll join us on June 26, 2009 at the Marty Sanchez Golf Course at 9am for the shotgun start of our Education Foundation Golf Tournament benefiting Zia's Education Foundation. In the last 8 years, the Zia Credit Union Education Foundation has given out approximately \$80,000 in Scholarship Awards to our member's children and young adults. We know these local high school seniors work very hard to achieve their goal of attending college and we feel it's important to support them in their dream of higher education. All profits of Zia's Education Foundation Golf Tournament will go to Zia's Scholarship Award program. For more information about this fund-raising Golf Tournament, you can contact the following Scholarship Committee Members: Ben Garcia at 660-9786, Sef Ortiz at 663-3552, and Jennifer Harlow at 663-3572.



Contributing Editors

Ellen Rodda
Elena Montoya
Soraida Deaquero

Get to know your CFO, Margot Liberty

Margot started her career at Zia Credit Union in September 1996, right after graduating from Los Alamos High School. Like many employees past and present, Margot started out as a teller. After working as a teller, she advanced to a position in the Accounting Department.



Margot recalls sharing her desk with her accounting co-workers due to the departments' small size! (At that time, our credit union building was much smaller and was located at 1137 18th Street in Los Alamos.) In 1999, Margot was promoted to the management position of the Accounting department and then, in 2006, was promoted to her current position of Chief Financial Officer.

In May 2009, Margot will receive her degree in Accounting from UNM-LA and then she plans on getting accepted into the Masters program at UNM Albuquerque. Besides her studies, Margot is a very active person! On a personal note, she enjoys cooking and playing sports, such as golf and softball. She also enjoys traveling and hanging out with family and her beloved canines. Margot will tell you that she's loved every minute of working at Zia and she is always willing to help members in any way she can!

Early Communication Can Save You!

Lately, we are all searching for ways to stretch our family budgets and make our money last. With the ongoing economic recession, increased retail prices and employment lay-offs, our Loan Department would like to express its concern to our members. If you find yourself with increasing financial difficulties, the worst thing you can do is ignore the problem. Elena Montoya, Zia's Senior VP of Loan Services says: "If a member finds it increasingly hard to make payments and balance their bills, we advise them to come in right away so we can find ways to help them. We will sit down and go over everything with them to see the best way to help them out." Sylvia Bustos, VP of Loan Services states: "The longer a member waits to ask for help, the harder it is to help them solve their situation. They should always know we are here to help them." At Zia Credit Union, we always strive to help our members. We're here for you in these hard times!

Congratulations, State Tournament Basketball Athletes!



Zia Credit Union would like to congratulate all the talented young men and women from Los Alamos, Española Valley and Pojoaque Valley High Schools who participated in the 2009 State Basketball Tournaments in Albuquerque this mid-March! There

were quite a few Zia Credit Union employees and their families in the stands that weekend who were watching all the excitement and cheering their favorite local high school players on!

We'd like to send special Congratulations to the Pojoaque Elkettes, who showed their true colors by outscoring Portales 44-38 and winning the Class AAA State Girls' Basketball Title for the second year in a row! What a game! We want to say "Congratulations" to you all!

Escape to Paradise – Our Education Foundation Raffle



Do you want to “Escape to Paradise?” Well, have we got the perfect deal for you! Our very own Scholarship Committee at Zia Credit Union is selling Vacation Package raffle tickets valued at \$3400. to raise funds for our Education Foundation. The raffle prize is a 7-day (Saturday to Saturday) stay for two (2) at the beautiful Sheraton Baganvillas Resort on the beach in Puerto Vallarta, Mexico! Airfare for two (2) is included, PLUS \$1,000.00 spending cash! Tickets are only \$20 each and can be purchased at any Zia CU branch. The drawing will be held at Zia’s Annual Business Meeting on April 24, 2009. *You do not need to be present to win.* (Subject to certain Holiday blackout dates. Must be used by the end of 2009. The Winner is responsible for all taxes and fees that are incurred. Please discuss with your tax professional.) All proceeds from the Raffle go to our Education Foundation.

We wish everyone good luck in the Raffle!

Keeping Up with Change – Why is your current address important?

Have you ever wondered why Zia Credit Union needs your current address? We do this for some very important reasons! When your address is current with us, the U.S. Postal Service can do their part in getting your statements to you. However, returned mail costs many hundreds of dollars each month, and not only wastes postage, paper and time, its cost also trickles down to you, our membership. We think you will agree; this money could be much better spent in offsetting future increases to keep rates and fees as low as possible! Another reason we need your current address is to prevent any possibility of mail fraud. Just imagine, a dishonest person calls an institution and “poses” as a member to change the mailing address, thereby gaining access to that member’s statements, titles, loan paperwork and more! To prevent this from happening, our policies are designed to protect your accounts by requiring your signature and a clear copy of your driver’s license for an address change to your account. Regulations prohibit us from changing information on an account without the consent of the member; therefore, we depend on you to tell us when something changes, so please keep us in mind if you change your address or contact numbers!

NMSL – Our NEW Online Application for Student Loans – February 2009



We are very excited to unveil this new product offering! In partnership with New Mexico Student Loans, we are now offering an online student loan application! Making its debut to our website in the first week of February, this student loan program is very user-friendly and has helpful information for college-bound students. We are proud to be the first credit union in New Mexico to introduce this new online service on our website! Visit us at www.ziacu.org and click on the NMSL logo link to apply for your student loan!



ONLINE e-Statements

Zia’s 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 with the click of your mouse!

To sign up for our FREE online banking and e-statements, call us or come in today! You’ll be glad you did!

