

Los Alamos Office

1001 Central Avenue
Los Alamos, New Mexico 87544
(505) 662-4671

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.

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.

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

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

New Board Members for the Northern New Mexico Chapter of Credit Unions

The Northern New Mexico Chapter of Credit Unions elected their new Board of Directors at their last quarterly meeting on October 16, 2008 at the Buffalo Thunder Resort and Hotel in Pojoaque. Elected officers included: President, Dwayne Herrera from State Employees Credit Union, Vice President, Yolanda Vigil Brewer from Zia Credit Union, Secretary, Maria Suazo from State Employees Credit Union, and Treasurer, Amanda Lupardus from Del Norte Credit Union. Elected members included: Jennifer Montoya-Harlow from Zia Credit Union, Linda Hedrick from Northern New Mexico School Employees Federal Credit Union and Charlotte Dykes from Guadalupe Credit Union.

The purposes of the chapter include: to promote interest and cooperation among credit unions, the effective interchange of information and support, to promote the education and professional development of credit union staff and volunteers, and to support a uniform standard of conduct among credit unions.

Winter Employees of the Quarter

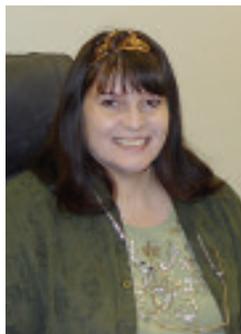


We are pleased to recognize Filbert Deaguero as our Employee of the Quarter for Española. Filbert has been working for Zia Credit Union since November 4, 2007. Currently, he is helping our Española members process their drive-thru transactions. Filbert is always friendly and courteous to our members. He has a great personality that comes out when he teases his co-workers, and he has an amazing talent for balancing his drawer consistently. Congratulations to you, Filbert! Keep up the great work!

We'd like to introduce Brandon Schleft, our Employee of the Quarter for Los Alamos. Brandon has worked at Zia since March 6, 2008. If you've ever telephoned Zia Credit Union, chances are you may have spoken with Brandon, who works in our Call Center Department. Brandon handles all calls with consideration and tact, and does his best to ensure that his members get the help they need as quickly as possible. We're proud of you, Brandon, Congratulations!



Winter 2008 – Employee Teacher of the Quarter



Our first employee "Teacher of the Quarter" is Barbara Sundby! Barbara, who works in our Los Alamos Loan Department, has been contributing her time to assisting our Education Director, Yolanda Vigil Brewer, with teaching Zia's unique class about money basics, "Give Yourself Credit" to local high school students at Los Alamos and McCurdy High Schools.

Barbara has a wonderful, cheerful personality and enjoys interacting with the students and has made a real impact in the classroom. We would like to applaud Barbara for her teaching contributions to Zia Credit Union!





NEWSLINE

A PUBLICATION OF ZIA CREDIT UNION

Election of Volunteers

The 54th Zia Credit Union Annual Business Meeting will be held on April 24, 2009 at the Immaculate Heart of Mary Catholic Church located at 3700 Canyon Road in Los Alamos. The business portion of the meeting begins promptly at 7pm.

ELIGIBILITY

This year's election has one (1) position for the Board of Directors and one (1) position for the Supervisory Committee to be filled. A mail ballot will conduct the election. All members of Zia Credit Union in good standing over the age of 18 as of March 1, 2009 are eligible to vote. Ballots must be postmarked no later than Friday, April 10, 2009, 5:00 p.m. **ONLY OFFICIAL BALLOTS WILL BE ACCEPTED.** Persons interested in running for the above positions need to contact the Nominating Committee by mail before Monday, March 2, 2009. This year's Nominating Committee members are: Anne Valverde, Julie Bennett and Gene Cartelli.

Please send inquires to: Zia Credit Union
Attn: Nominating Committee
PO Box 490
Los Alamos, NM 87544

International Credit Union Day

Warmest greetings were sent to those celebrating International Credit Union Day, October 16, 2008, from the Credit Union National Association. Daniel A. Mica, President and CEO of the Credit Union National Association, stated in a letter to credit unions nationwide: "Since 1948, we have set aside the third Thursday in October to celebrate the role that credit unions play in their communities. As credit unions here in the United States approach their 100th anniversary, they remain deeply dedicated to their members and their communities. Credit unions not only offer great service, better rates, and lower fees, they also provide access to financial services and improved economic and social opportunities for members domestically and the world over."

President George W. Bush marked International Credit Union Day with a message of greetings to credit unions. He cited the service credit unions provide to millions of people worldwide and the help they give those people to achieve their dreams. He also commended credit union employees for their commitment to excellence, integrity, and personal responsibility. President Bush stated: "Credit unions provide financial services for millions of members worldwide. As nonprofit financial institutions, credit unions play a vital role in expanding economic opportunity and helping individuals and families achieve their dreams. For nearly 100 years, credit unions in America have made a positive difference in the lives of their members and the communities they serve."

Winter 2009

Inside Your Zia Connection:

In Sincere Appreciation

Mostly Treats This Year
on Halloween!

Through Thick and Thin,
We're Here for You!

Get in Touch with
Your Inner Elf!

Use Your Credit Cards
Wisely!

The Value and Convenience
of Shared Branching

New Board Members for
the Northern New Mexico
Chapter of Credit Unions

Winter Employees of the Quarter

Winter 2008 – Employee Teacher
of the Quarter

IN SINCERE APPRECIATION



We'd like to thank loyal Zia Credit Union Members, Nancy and Leon Cadwalder for once again surprising our staff at Zia Credit Union with wonderful hand-made gifts!



We are very touched that Nancy and Leon took the time to send us these very special pins for the Holiday Season! The adorable crocheted candy canes and wreaths were enjoyed by all!

We thank the Cadwalders once again for their thoughtfulness!

Contributing Editors

Ellen Rodda
Yolanda Vigil Brewer

Mostly Treats This Year on Halloween!



The Halloween spirit is alive and well at Zia Credit Union! Our employee costume and pumpkin carving contests provided a lot of entertainment and laughter at both branches.



Our own Administration Department visited the Sombrillo Nursing Home and Aspen Assisted Living Facility to the delight of the residents for the second year in a row. These "Famous Stars" (Cher, Tina Turner, Dolly Parton, Lucille Ball, Betty Boop, Barbie and John Wayne) were joined by a couple of real clowns from Zia's Loan Dept, who wanted to join the Administration Department in their visits. Our Los Alamos branch also participated in Mainstreet's Halloweekend "Trick or Treat on MainStreet" in the evening, and here are some photos of our costumed trick-or-treaters!



Through Thick and Thin, We're Here for You!



Lately, it seems the stock market goes up and down more than the elevator here at Zia Credit Union. The current state of the economy has created the reality of a simpler, less expensive lifestyle for many families in Northern New Mexico --by necessity, not choice. Right now, the road in front of us is a rough one, but eventually we will get through these hard times. In the meantime, we want to remind you, our members, that you remain our first priority.

Whatever it is that you need help with --a new loan, your debit card is misbehaving, you are considering refinancing, you want to open another savings account, or you simply want to talk to a loan officer or member service rep --we're here for you. We know you count on us to bring you the best value for your financial well-being in a sincere and friendly atmosphere here at Zia Credit Union. And we take that responsibility to heart. So come in and talk to us, we're here for you!

Get in Touch with Your Inner Elf!

Zia Credit Union is ready this Holiday Season to help you get in touch with your "inner elf"!

We have a variety of loan products that will let you "wrap up" your holiday shopping! Select our Fall/Winter Jamboree Loan, the Holiday Loan Special, or our Skip-A-Pay program for December or January!

Our Fall/Winter **Jamboree Loan Special** starts with rates as low as 6.50% on approved credit and with Direct Deposit. This great loan can be used for items such as pellet or wood stoves, hot tubs or Jacuzzis, ski mobiles, snow blowers, ATVs and more! Premier members, 50 and better, get an additional 1% off their rate.



Our **"Smart Cookie"** Holiday Loan is perfect for getting you some extra cash for the holidays! Go ahead, buy the gifts you need, decorate the house in style, take a holiday vacation! Rates start as low as 7.74% on approved credit and with Direct Deposit. Premier members, 50 and better, get an additional 1% off their rate.

Our **Skip-A-Pay** program is available to give you some extra room in your holiday budget. This very popular program extends your Zia Credit Union loan for one month, enabling you to "skip" a payment in December or January. Some restrictions apply. For more information on these great loan products, stop by our loan dept or call us today!

Use Your Credit Cards Wisely!

Start the year with the financially healthy goal of getting your credit in shape. Good credit can improve your financial well-being and boost your purchasing power.

Sculpting a strong financial future and putting some muscle on your credit history are as important as staying physically fit. The easiest path to a solid credit history is through responsible use of credit cards. If you can demonstrate a positive track record of credit card use, you can reduce the interest rate charged on the credit cards themselves as well as the rates on car loans and even mortgages.

Follow these tips to shape up your credit this year:

- Make on-time payments each month
- Pay more than the monthly minimum amount
- Exercise restraint and good judgment when using your credit card
- Avoid credit cards with high interest rates
- Compare your current card's annual interest and fees to other cards; all cards are not equal
- Track your credit card charges throughout the month
- Check your credit history annually; you are entitled to one free credit report each year

We can help you get fiscally fit this year. Call or stop by Zia Credit Union to learn how a credit card from MasterCard can help you get fiscally fit. With low rates and great benefits, our cards can help you build a healthy financial future and increase your purchasing power!



The Value and Convenience of Shared Branching

Have you used Shared Branching yet? Not sure what it is? Shared Branching is a national network of credit unions, also known as CU Service Centers. With 35 locations across New Mexico, Shared Branching enables members of participating credit unions to process their transactions at other credit union branches, just like they were at their home branch! With Shared Branching, you can make deposits, withdraw funds, check your balances and even transfer funds at any credit union that displays the Shared Branching "swirl" on their door.

Zia Credit Union is very proud to be the only credit union north of Santa Fe that offers the convenience of Shared Branching to our members and visitors! To see a list of CU Service Centers in any state, check out our website link for Shared Branching at www.ziacu.org or call 1-800-919-CUSC. Some rules and restrictions apply with Shared Branching.

