



New Bill Pay Service Now Available

Let's face it. Paying your bills is a time-consuming chore. Wouldn't it be nice if you could cut down on time spent paying your bills? You can start nodding yes now.

We recommend our online bill pay service as a convenient and secure way of paying your bills. If you like the convenience of viewing account balances online, you will love the simplicity and control of online banking with bill pay. If you are already using our home banking service, you can enroll today within your personal home banking account.

What is online bill pay?

Online bill pay is a convenient way for you to pay all your bills from one secure Web site. It eliminates the hassle of visiting multiple Web sites to pay your bills, and it gives you more control than direct debit. With online bill pay, you decide when and where you want to pay. Plus, your transactions conveniently integrate with online banking.

Is online bill pay secure?

With 128-bit encryption, online bill pay is recommended by security experts as one of the safest ways to pay your bills. Combined

use of online banking and bill pay helps to protect you against identity theft and check fraud. According to research from the Aite Group, online bill pay through your financial institution is ten times safer than sending personal checks through the mail.

Is online bill pay easy to use?

With a sleek design and friendly navigation, you can pay your bills in no time flat by adding a payee (any person or place you pay) and scheduling a payment.

We are convinced you will love online banking with bill pay. Try it today. You'll be glad you did. ♦

New Home Banking Convenience

Online Check Images.

We recently added online check images to your home banking service. When you retrieve the history of your checking (share draft) account you will see a check icon next to the check number that has cleared your account. When you click on the icon you can view or print the image of that check.

E-Statements.

Home banking users can now view (and print) their monthly (or quarterly) account statement. You

will receive a secure e-mail notification within one or two days following the end of each month (or quarter). You will also have an archive of your past account statements.

Be sure to notify Northern New Mexico School Employees Federal Credit Union if you change Internet providers so that you can use this convenient service. ♦

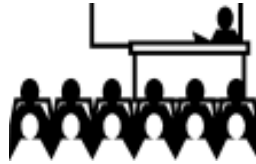


66th Annual Meeting

Come help us celebrate our 66th Annual Meeting. This year's meeting will be held on Friday, April 25 at the Santa Fe Country Club, 1000 Airport Road. Seating will begin at 6:00 p.m. and dinner served at 6:30 p.m.

There will be a \$9 charge per person for this event. Seating for this celebration is limited, so please phone the Credit Union at 982-3802 or 1-800-230-6928 to reserve your seat.

The business meeting will commence at 7:30 pm. This year there are two positions open for election to the Board of Directors. If you would like to offer volunteer time and run for a position on the Board, please phone Larry Lujan or Diana Velarde at 982-3802. ♦



Different Engines, Higher Mileage: Gas Electric Hybrids and Diesel Engines Go the Distance

The best reasons for you to consider either a hybrid or a diesel vehicle are those numbers on the fuel pump at the filling station. It can boost your mileage by 30% or more over comparable gas-only vehicles — with some models hitting 50 miles per gallon (mpg).

To be sure, both diesels and gas-electric hybrids have some drawbacks you should consider before making any decision to buy one. Hybrids cost more than their gas-only equivalents (for example, about \$2,500 more for a \$21,010 Honda Civic Hybrid than a comparably-equipped regular Civic EX). This is partly offset by the \$2,000 tax deduction you can take when you buy any of the hybrid cars. And, it remains to be seen if post warranty maintenance costs for the hybrid systems could be higher than for regular cars.

Some diesels, on the other hand, cost less than their gas counterparts — about \$1,250 less for the diesel New Beetle. The disadvantage is in finding fuel; it isn't available at every filling station.

Hybrid cars get more than 50 mpg by using both a gasoline engine and an electric motor powered by batteries. The gas engine recharges the batteries as well as powering the car. Unlike previous cars with electric engines, you never have to plug them in.

Diesel engines get as much as 40% better mileage because they compress air and fuel in the cylinder under high pressure, ignite without a spark, and get more energy from the fuel.

When you're ready to buy a new vehicle—conventional or hybrid—see a NNM School EFCU Loan Officer for a loan. ♦

Your Credit Union is a Full Service Institution

We serve school districts in Santa Fe and northern New Mexico. **Listed below are our services:**

- Savings accounts
- Checking accounts
- Christmas Club
- IRA accounts
- Share Certificates
- Travelers Checks
- 24/7 Telephone banking
- Bill Pay
- Internet home banking
- Check Images (free)
- Shared branches (over 3,000)
- Notary service
- Debit Cards
- ATM Cards
- Direct Deposit
- Payroll Deduction
- E-Statements
- Credit Counseling (with Money Management International)
- 24/7 Loan Applications (through our toll free number or our Web site)
- Consumer Reports
- New vehicle price manual
- NADA used vehicle books
- Vehicle loans
- Signature loans
- Postage stamps

How to Reach Us

Northern New Mexico School Employees Federal Credit Union

614 Alta Vista St. / Santa Fe, NM 87505

Phone: (505) 982-3802 or 1-800-230-6928

Fax: (505) 982-0587

On the Web: www.nmsefcu.org

24/7 Loan requests: 1-866-631-3174

Holiday Schedule

Your Credit Union will be closed on the following days this upcoming quarter:

- **Memorial Day**, Monday, May 26
- **Independence Day**, Friday, July 4

