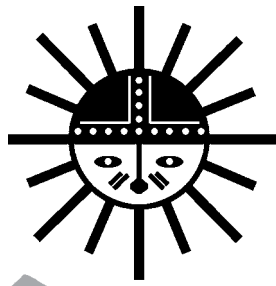


"People  
Helping People"  
Since 1942



Summer  
2010

# Northern New Mexico News

A Quarterly Publication for Members of Northern New Mexico School Employees FCU

## Make Sure They're On Vacation from Their Schools, Not Their Minds

Keep your kids excited about learning year-round with the Kirby Kangaroo Club®. With this fun, educational program, your children can interact with other kids, be surrounded by



positive role models, and learn important lessons about money – lessons that aren't taught in the classroom.

By fall, your child or grandchild will know just what to share for show-and-tell – what they learned from the Kirby Kangaroo Club®.

Summer is the perfect time to enroll the special child in your life in this exciting program. For more details or to sign up, call Erica at the Credit Union at 505-982-3802 x116. ♦

## Share the Benefits of Credit Union Membership

Credit unions have a long history of satisfying members, consistently ranking higher than banks and thrifts in the annual American Banker/Gallup opinion poll.

If you're a satisfied member, why not share the credit union secret with your loved ones? Because you are a member at Northern New Mexico School Employees Federal Credit Union, your relatives also are welcome to join. As members, your loved ones

will experience the same benefits of credit union membership you already enjoy. They, too, will benefit from our expert advice, low rates on loans, high dividends on savings and certificates, and excellent member service.



Share the credit union secret. Tell your loved ones about the advantages of membership at Northern New Mexico School Employees Federal Credit Union and encourage them to contact us. ♦

## Avoid Dormant Account Fees

Did you know that your account will be charged a fee if it has not had any activity for 12 consecutive months? One good way to avoid dormant fees is to open a checking account and have direct deposit.

Please phone our office and ask us about the many services and products that we have that may save you money. ♦

Dollars & Cents

## Loose Your Visa Debit Card?

If your Visa Debit Card has been lost or stolen, please report it to us immediately. You can call us during business hours at (505) 982-3802 or simply call our 24/7 telephone teller at 1-800-910-4835, option #6. ♦

## Don't Be a Victim of Identity Theft

Identity theft is booming and it's critical to understand how your privacy can be compromised. Most identity theft happens through events like 'dumpster diving', sifting through trash to find a credit card statement or a solicitation that wasn't torn up, and 'shoulder surfing' to spot personal data.

Common scams include offers of super low mortgage rates if the applicant quickly provides personal data, or e-mails from fraudulent Internet service providers soliciting information. Another scam uses the 'skimmer', a device capable of copying your credit card information with a single swipe.

Although there's no guarantee that identity theft won't happen to you, there are steps you can take to avoid it.

- Examine all your statements and reconcile them every month. Destroy all credit card statements, solicitations and other documents that contain private financial information before putting in your trash. Or better yet, go paperless and track your accounts online. Get e-bills or use a bill payer program to pay your utilities, credit cards, gasoline, and other bills. And going online and paperless is a greener alternative.

- Don't carry PINs with your cards. Memorize your personal ID numbers and destroy the original paper. Passwords for online access should also

be protected. We recommend using a mixture of letters and numbers.

- Empty your mailbox early each day to intercept credit card offers. Find out when your normal monthly statements arrive and if late, contact the issuer. Consider a locking mailbox. Or, as we recommend above, go online and paperless.

- Don't carry your Social Security card with you, put your number on checks, or give it out to anyone without questioning why they need it. Don't put your driver's license number on your checks either. Criminals can use these numbers and documents to set up accounts in your name and leave your credit in shambles.

- Keep receipts with you to compare to your statements and then destroy them.

- When making an online purchase, look in the lower right hand corner of your browser window. If you see the icon of a lock, you're on a secure site. Read Web site privacy policies. Avoid sites that don't specifically say that they won't pass on your name and information.

- Check your credit report at least once a year to look for suspicious activity. If you see anything unusual, alert your card company or the creditor immediately.

If something does happen, contact us immediately at (505) 982-3802 or toll free at 1-800-230-6928. Also tell police and contact credit agencies. ♦

## Northern New Mexico School Employees Federal Credit Union is a Full Service Institution

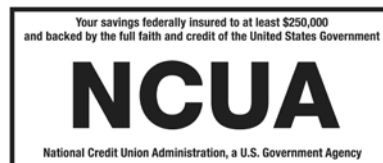
614 Alta Vista St.  
Santa Fe, NM 87505

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

**Telephone Teller:**  
1-800-910-4835

**Fax:**  
(505) 982-0587

**On the Web:**  
[www.nmsefcu.org](http://www.nmsefcu.org)



## Holiday Schedule

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

### Independence Day (Observed)

Monday, July 5



### Labor Day

Monday, September 6



### Fiesta De Santa Fe

Friday, September 10,  
Close at Noon



## ANNUAL MEETING Election Results

The 68th Annual Meeting of Northern NM School Employees Federal Credit Union was a great success.

This year's meeting was held at the Santa Fe Country Club on Friday, April 23. Financial reports were given for the year ending December 31, 2009. Your Credit Union had another successful year.

### Your current Board of Directors:

- Pat Velarde, Chair
- Mike Mier, Vice Chair
- Ben Cardenas, Treasurer
- Delores Tapia, Director
- Christopher Vigil, Director

### Re-Appointments to the Supervisory Committee:

- Eloy Romero, Chairman
- Bill Garcia
- Tom Ortiz ♦