

EVERYONE'S FEDERAL

CREDIT UNION

505 E. ROUTE 66,

PO BOX 1023

TUCUMCARI, NM 88401

(575) 461-0433

LOBBY M-TH 9AM - 4PM

FRIDAY 9 AM - 4:30 PM

DRIVE-UP 8AM - 5 PM

SATURDAY (DRIVE-UP ONLY)

9A.M. - 12 P.M.

SANTA ROSA (575)472-1231

VAUGHN (575)584-0433

M-F (LOBBY) 9AM - 4PM

Board of Directors

Pat J. Maes - Chairperson

Tim Bishop - Vice Chair

Janie Murray - Secretary/Treasurer

Lalo Padilla

Lynn Jarry

Jim Hayes

Diann Bruhn

# September 2010 Newsletter

## Everyone's Federal Credit Union Closings

Saturday September 4th

Monday September 6th

**Labor Day**

**Monday**

October 11th - Columbus Day



Artist:

Bailey Rhea Smith

Have you been searching for a way to put the equity in your home to work for you?

### Home Equity Installment Loan

Available at

EVERYONE'S FEDERAL CREDIT UNION

505 E. Route 66 Blvd. Tucumcari, NM 88401

For Information call (575) 461-0433 press 3

Subject to policy and approval.

Serving Quay, Guadalupe & Union Counties

NCUA Federally Insured.



## ATTENTION DEBIT/ATM Card

### Users!

Everyone's Federal Credit Union is in the process of converting from Visa to MasterCard Debit/ATM cards. Starting on or about November 1, 2010 you will begin receiving new MasterCard Debit/ATM cards. They will replace your existing green Visa Debit and blue quick cash ATM Cards. Watch for more information in the next months.

Thank you, EFCU Management

# WOW!

Everyone's Federal Credit Union

## BUY OUT LOAN SALE

Starts 9/8/2010



EFCU will buy out your existing vehicle loan at another financial institution and lower your monthly payments and total interest paid.

**Reduce Your Present Rate by 2%**

**Members Reduce Your Rate by 2%**

**On Vehicle Financing**

**(No rate lower than 3.99% APR)**

**YOU MUST PRESENT YOUR CURRENT CONTRACT**  
(No EFCU loans refinanced)

**Subject to loan policy and approval**

**Interest Rate based on Credit Score**

**"This offer expires October 31, 2010"**

Your savings federally insured to at least \$250,000  
and backed by the full faith and credit of the United States Government

# NCUA

National Credit Union Administration, a U.S. Government Agency

You can make your loan payment with your Credit Card or Debit Card at all Three Everyone's Federal Credit Union branches.

50 States  
Quarter's  
On Sale at FCU!  
All proceeds from the sale of the 50 States Quarters  
Goes to  
Children's  
Miracle Network

# Scam call alleges to be from local CU

## !BEWARE!

A number of credit unions members have reported automated calls from a 949 number saying they were calling from Southwest Federal Credit Union and the person receiving the calls needed to touch 1 on their phone for assistance or their debit card would be blocked.

Credit union security managers have confirmed that the call is a fraudulent "vishing" scam. Anyone who receives a call is advised to not respond to any instructions and hang up immediately. Vishing is the tactic of using the phone system to gain access to private personal and financial information from the public for the purpose of financial reward.

People throughout New Mexico are receiving various automated phone calls (mostly on Verizon cell phones) indicating that their credit union account is blocked. One variation of the message prompts for the person's (who may or may not be a member) debit card number, the CVV code, and the 4 digit pin. Another variation prompts for the account information. Initially, people who enter their account information had their account depleted almost immediately.

**Credit unions will not ask members for private information such as account numbers, PINs, credit card numbers or Social Security numbers in automated calls or in any other unsolicited manner. If you received this call and provided private information, please contact your credit union as quickly as possible.**



### CU Succeed (Teens Financial Network)

Great place to start when you decide to start a savings account, thinking about buying that first car, starting a budget or thinking about going to college. Everyone's Federal Credit Union can help you with ideas on all of these. Check out our web site at [www.everyonesfcu.com](http://www.everyonesfcu.com) and click on the link - right side of the page or go to [www.cusucceed.net](http://www.cusucceed.net).

You can even write an article or just have fun reading *Teen Articles*. There's the *Basics* and lots of other stuff. Have fun filling out a poll about your favorite song for summer 2010. Check it out!

College Bound? There are tips for College Entrance Exams, Utilizing FREE Campus Amenities and other Penny-Pinching Tips, Hidden costs of attending college, useful links for assistance services, funding opportunities and scholarship advice and where to find scholarships. Preparing for college life can be a real hassle, but there are helpful ideas out there for you.

Jobstar.org is a great site for résumé and cover letter ideas and other job resources. Ideas on a getting a summer job and now that school is back in session, ideas for that part-time job. This is a great place to start!

*Come into Everyone's Federal Credit Union and we'll help you start saving!*



*Did you know?* We treat people like they own the place. Because they do! Member owned. It's what makes credit unions work for working people.

**\$5.00 PER MONTH**

**AVOID DORMANT ACCOUNT FEE'S  
BY MAKING A \$1.00 CONTRIBUTION  
ANNUALLY TO YOUR ACCOUNT!**

### Go GREEN - SIGN UP for Bill Pay and e-Statements online TODAY!

Imagine being able to pay your bills & view your Statements any time you want. Pay bills conveniently, safely, and efficiently without the hassles of writing checks & addressing envelopes. [www.everyonesfcu.com](http://www.everyonesfcu.com)



Weddings,  
Birthdays, or a New Baby

**Visa Gift Cards & Travel  
Money Available at  
Everyone's Federal Credit Union**

### Have loose coins?

Cash in at  
Everyone's  
Federal Credit  
Union located at  
505 E. Route 66,  
Tucumcari