

Notes of Interest

Quarterly Newsletter for Members of Concho Educators Federal Credit Union



Members Gather for 65th Meeting

In celebration of Concho Educators' 65th anniversary, more than 200 members/owners gathered February 27 in the ASU C.J. Davidson Conference Center to mark the event with food, prizes and election of members to the Board of Directors.

Following a dinner of Mexican food, CEO Jerry Merrill outlined steps taken in 2005 to "expand horizons" and better enable the credit union to better serve additional members. He told members the primary goal for 2006 will to expand CEFCU membership.

Merrill announced new ATMs were being installed at ASU and at San Angelo State School to better serve members there, and a north San Angelo ATM location was being sought.

Bringing the historic meeting to a close, Chairman Julia Rogge announced the election results. Robert Markell was re-elected, and new Board members are Ron Salladay and Cheryl McGaughey.



Members enjoy information, food and cash prize drawings.



President Jerry Merrill awards Employee-of-the-Year plaque to Cindy Poe.

Membership Elects Markell, McGaughey and Salladay to Board

Elections held during the 65th Annual Meeting resulted in the re-election of Robert Markell and the seating of two new Board members, Cheryl McGaughey and Ron Salladay.

Markell, a second-term board member, is line superintendent for Concho Valley Electric Co-op.

McGaughey serves as Instructor of Finance and Director of the Center for Economic Education at ASU.

Salladay was an educator in universities and public schools before retiring from SAISD.

Each of the elected directors will serve a three-year term as a voluntary leader of Concho Educators Federal Credit Union.



From the President / CEO

Expansion Begins New Chapter In Concho Educators History

It gives me great pleasure to inform our members that Concho Educators Federal Credit Union has been authorized by The National Credit Union Administration to provide credit union services to anyone living, working, or attending school in Tom Green County, Texas. Thus begins another exciting chapter in the illustrious 65-year history of your credit union.

On behalf of the staff I would like to extend a hearty “West Texas Welcome” to our new members, we are excited to have you a part of the Concho Educators Federal Credit Union Family.

We recently conducted our 65th Anniversary Annual Meeting at the ASU C.J. Davidson Center. More than 200 members attended and enjoyed the evening’s events and a delicious Mexican Dinner prepared by our ASU Hosts. During the meeting, Mr. Robert Markell was voted by the membership another three-year term on the board of directors. In addition, two new

board members were selected to three-year term, Ms. Cheryl McGaughey, and Mr. Ron Salladay.

Congratulations, to our new board members for volunteering their time to perform this important civic duty to their credit union.

I would also like to take a moment to thank outgoing board members, Dr. Tom Fuchs, and Ms. Cynthia Crawford. The service you have provided to Concho Educators played a vital role in the success and growth of the credit union...we are grateful for your service.

To commemorate our 65th Anniversary and service to all of Tom Green County, we are offering some great specials to our existing and new members. Please look for details of these specials in this newsletter.

Thank you for your continued support of Concho Educators and Happy 65th Anniversary!

-- Jerry Merrill

Board Approves Countywide Service, Re-elects All Officers

The CEFCU Board of Directors met March 1 and voted to approve the National Credit Union Administration authorization for Concho Educators to provide credit union services to anyone living, working or attending school in Tom Green County.

Board approval was the final step in authorization allowing CEFCU to expand its field of membership.

In other action, board members re-elected current officers for another year.

Julia Rogge was chosen to serve as Chairman; Deborah Palmer, Vice Chairman; Dr. Twila Lehmann, Secretary, and Dr. James Forbes, Treasurer.

Create a strong, memorable password in four steps

One way to create a strong and memorable password is to come up with a “passphrase.” Here’s a way to create a passphrase-based password in four easy steps:

1. **Think of a sentence** that you can remember, such as “My son Aiden is three years older than my daughter

Anna.” This will be your passphrase.

2. **Take the first letter** of each word of the sentence to create a new word. Using the example above, you’d get: “msaityotmda”.

3. **Then mix it up** by using a combination of upper and lowercase letters and numbers. Example: “MsAi3yotmdA”

4. **Finally, substitute some special characters** that look like letters, to make this password even

stronger. These tricks finish the example password to read “M\$8ni3y0tmd@”.

If you’re worried about remembering your passphrase, start with a common phrase as your passphrase, such as “You can’t teach an old dog new tricks,” then inject at least one number or symbol into the password. In this case, “yctaodnt” can become “YctaODnT”, or even “U(t@0DnT”.

We're Celebrating Our 65th Anniversary With

4.65%

ANNUAL PERCENTAGE YIELD

On Term Share Certificates (Cds)

• Minimum Deposit - \$2,500.00 •

• Term - 24 Months •

- Must Be New or Additional Deposits to Existing Certificate •
- Term Share Holder Must Have a CEFCU Checking Account •

Requirements to receive the special term certificate rate: Minimum required deposit for certificate is \$2,500.00. Holder must be a member or be eligible and join Concho Educators Federal Credit Union. Must have a checking account with CEFCU and maintain a positive balance in checking through the maturity date of the certificate to receive the promotional rate. Offer valid through May 31, 2006. Rate is subject to change without notice and is offered for a limited time. Significant interest penalty for early withdrawal.

*These offers are in celebration of our 65th Anniversary
and Our New Designation to Serve All Residents
of Tom Green County.*

OTHER ANNIVERSARY SPECIALS

- Free Checking, with Direct Deposit •
- Up to 1% Discount on Vehicle, RV and Boat Loans* •

* Minimum Rate, 5.5% A.P.R. No other loan discounts apply. Some restrictions may apply. Offer valid through May 31, 2006. Loan approval and loan rates are based on creditworthiness of applicant(s).



Concho Educators Federal Credit Union

3215 W. Loop 306 • 325 223-9192

1976 W. Beauregard • 325 944-4552

Lobby, ASU University Center • 325 942-6951

conchoeducators.org

Your savings federally insured to \$100,000

NCUA

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



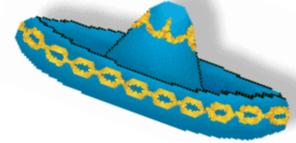
Staff honors Rivera as Employee-of-Quarter

The CEFCU staff has chosen Jonathan Rivera, lobby teller at the Loop Office, Employee-of-the-Quarter for the first period of 2006.

A Texas Scholar and graduate of Central High School, he currently is seeking a Communications degree in

radio/television at Angelo State University.

Playing guitar and singing in a mariachi is Rivera's favorite pass time.



CEFCU staff prepares to assist members with annual meeting registration.

GENERAL INFORMATION

Notes of Interest is the quarterly newsletter for members of Concho Educators Federal Credit Union. All questions, comments and suggestions may be directed to Noel Johnson, Business Development Officer (n.johnson@cefcu.us).



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 Drive-Thru - Mon - Fri, 7:30 a.m. - 5 p.m.
 Saturday, 8 a.m. - 1 p.m.

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 325.944.4552 325.947.7890 FAX
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 Drive-Thru: Mon - Fri, 7:30 a.m. - 5:30 p.m.
 Saturday, 7:30 a.m. - 12:30 p.m.

ASU Office: Lobby, University Center 76904
Hours of operation: Mon-Fri, 8:30 a.m. - 5 p.m.

www.conchoeducators.org

