

Two New Board Members Elected; One Reelected by CU Members

CEFCU members elected Dr. Grady Blount and Darlene Good, and reelected Julia Rogge to serve three-year terms on the Board of Directors. Dr. Blount is Dean of the College of Sciences at ASU. Darlene Good, a former board member, is a retired SAISD teacher. Rogge is past Board chairman.

In a subsequent meeting of the

Board, new officers were elected. Cheryl McGaughey will serve as Chairman; Rogge was elected Vice Chairman; Robert Markell is Secretary, and Dr. James Forbes will continue as Treasurer.

The newly elected directors will voluntarily serve the Credit Union with no remuneration for a period of three years.



NCUA ISSUES FRAUD ALERT

Recently, there have been multiple fraudulent e-mails and telephone calls directed to the general public and credit union members that appear to be from National Credit Union Administration.

False e-mails ask recipients to click on a link to confirm, verify or approve financial account information. If the recipient proceeds, the link directs them to a **false website** to verify or resubmit confidential information such as account and credit card numbers, Social Security number, password, and personal identification number, or to complete a member satisfaction survey and receive \$80.

A variant, “**vishing**” uses telephone systems. A vishing scam occurs when a consumer receives a recorded message telling them a credit card and/or financial institution account has been breached and to immediately call a number provided in the message. The phone number leads the consumer to a fraudulent call center where people are asked to supply or verify pertinent financial account, social security or credit card information.

NCUA does not ask credit union members for personal information. Anyone who receives an supposed e-

Please see **NCUA ISSUES, P. 2**



SECOND TIME AROUND — Member Services Representative and Part-time Teller Jennifer Schmidt was awarded a plaque at the 67th Annual Meeting for being selected as 2007 Employee-of-the-Year. Making the presentation is Jerry Merrill, CEFCU CEO/President. A Credit Union staff member since July, 1999, Jennifer won the same award in 2000.



ACHIEVES HIS GOAL — **Ciro Garcia**, former head teller at the CEFCU Loop Office, received his United States citizenship during a Federal Court ceremony in San Angelo March 20. There to congratulate him were his father (l), Jesus, and mother (r), Perfecta. **Ciro** was a member of the National Beta Club at Christoval High School, where he graduated in 2002. He received his associate degree in computer science from Howard College in 2005. **Ciro's** father is due to receive his citizenship in a future ceremony. — *Photo by Donna Hammons.*

NCUA ISSUES from P.1 — mail or phone call from NCUA that asks for account information should consider it a fraudulent attempt to obtain their personal account data for an illegal purpose and should not follow the instructions in the e-mail or phone call.

If you inadvertently respond and provide confidential account information, please notify your credit union immediately. You should change affected accounts and PINs, and take any additional action recommended by your credit union to protect your account.

If you feel that you have received a fraudulent NCUA phishing e-mail, please forward the entire e-mail message to Phishing@ncua.gov

Additionally, you can file formal complaints concerning any suspected fraudulent e-mail with the Internet Fraud Complaint Center (IFCC) at www.ic3.gov. The IFCC is a partnership between the Federal Bureau of Investigation, and the National White Collar Crime Center.

Little Guy Promotes

CUNA Philosophy

Things were bustling in Washington, D.C. March 6, beginning of the House hearing on the Credit Union regulatory Improvements Act (CURIA, H.R. 1357).

Credit Union National Association staffers were busy getting across the message that Credit Unions look out for the Little Guy.

Included in the effort was the distribution of Mint tins promoting the Little Guy web site:



www.lookoutforthe little guy.org



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Mandy Osborne Receives CEFCU Staff Honor

Mandy Osborne, Accounting Representative and Administrative Assistant, has been chosen by the CEFCU staff to be Employee-of-the-Quarter for the first period of 2008.



A 1999 graduate of Lovington High School in New Mexico, she holds an associate degree in science from New Mexico Junior College.

At Concho Educators, Mandy is in charge of debit and PULSE® cards and accounts payable as well as other accounting and administrative duties.

As noted by her nominator, "Mandy has taken on other tasks with a smile; always willing to stay late to ensure tasks have been completed. She goes above and beyond in helping members with their debit card issues."

A lover of the outdoors, Mandy enjoys golf, fishing, kayaking and bicycling. She spends other free time undertaking crafts and building projects with her husband, Michael.

Common Sense Tips for Reducing Your Chances of Identity Theft

1. When in doubt SHRED. People can be seen every day diving in trash for personal information. Shredding works.
2. Don't give out more personal information than the transaction demands. You might give out all your information on a mortgage application. Don't give out the same amount of information for an ordinary retail purchase.
3. Ask the merchant how they will protect the information they are asking for. Be comfortable that they will protect your information.
4. Your Social Security number (SSN) is required by law for transactions involving federal taxes, and in Texas for procuring a drivers license. Don't give your SSN to everybody who asks for it.
5. Always ask for alternative personal identification on driver's licenses and other documents.

Randomly assigned numbers offer the best protection.

6. Instead of signing your credit and debit cards write "Ask for ID". Then thank the clerk for protecting your identity.

7. Retrieve your mail from the mailbox as soon as you can. ID thieves may follow the mailpersons and steal the mail immediately.

8. Ladies, when you leave your purse in a shopping cart unsecured you are a target. Use the child's strap to secure your purse.

9. When using the internet the address browser will start with "http:". This means that the whole world can see what you are doing. If you are using personal information make sure the address changes to "https:". This tells you that the site is using 128-bit encryption and that your session is unlikely to be hacked.

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).



We Do Business in Accordance with the Fair Housing Law and the Equal Opportunity Act.



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 Saturday, 8 a.m. - 1 p.m.
 Beauregard Office: 1976 W. Beauregard 76901
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 Saturday, 7:30 a.m. - 12:30 p.m.
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www.conchoeducators.org