

## SAISD Educators Honored As 2008 Teachers-of-the-Year

San Angelo ISD teachers were recognized recently for their outstanding leadership and excellence in teaching the children of San Angelo at the 2008 Teacher of the Year Ceremony.

Nominees from each campus were presented a certificate. Following the presentation of each campus honoree, the district Elementary and Secondary Teachers of the Year were announced. Joi Morgan was named Secondary Teacher of the Year and Denise Counts was named Elementary Teacher of the Year.



SAISD Secondary Teacher-of-the-Year Joi Morgan receives a \$100 Gift Card from CEFCU CEO/President Jerry Merrill.

Joi Morgan teaches Journalism at Central High School. She has 28 years of teaching experience. She is also the school's UIL coordinator and has led the UIL Academic Team to four consecutive district wins.

Denise Counts is a special education teacher at Reagan Elementary. She has 8 years of

teaching experience. She wants people to learn to accept people with disabilities and for those with disabilities to learn to live life to their fullest potential.



SAISD Elementary Teacher-of-the-Year Denise Counts receives a \$100 Gift Card from CEFCU CEO/President Jerry Merrill.

The two district winners were each presented with a certificate, an engraved award, and a \$100 gift card provided by Concho Educators Federal Credit Union. SAISD would like to thank Credit Union President Jerry Merrill and Vice President Pat Herenden for their support of this event.

A panel of judges comprised of five community members reviewed applicants nominated from each campus and chose the district winners. Identities of the winners were kept a secret until they were announced at the ceremony.

The two district winners will go on to compete for Region XV Elementary and Secondary Teacher of the Year honors.

**IN TEXAS —**  
**IDENTITY THEFT**  
**HELP IS NEAR**  
**AS INTERNET**

[www.texasfightsidtheft.gov](http://www.texasfightsidtheft.gov)

Identity theft is one of the nation's fastest-growing, most expensive crimes. Every year, more than 25,000 Texans report being victims of identity theft. Thousands more don't even realize their information has been tampered with.

Texas Attorney General Greg Abbott launched a new website in March to help make Texans aware of identity theft and provide victims with resources to repair their good reputation. The site also includes stories from real identity theft victims.

Identity thieves use stolen information to obtain new credit cards, open checking accounts, make long distance or collect calls, make purchases on a stolen credit card and more. Be prepared; don't become the next victim. Go to [www.texasfightsidtheft.gov](http://www.texasfightsidtheft.gov) for information on ID theft prevention. If you are already a victim, download an identity theft victim's tool kit.

# New Statements Are Here

# FTC APPLIES TO "CAN-SPAM" ACT



Date		Amount	Description
05-05-2006	-59.00		Check 5595
05-07-2006	-63.33		Wal-Mart #9999 999 East Main St Tulsa
05-07-2006	-70.51		Harbor Freight Too Tulsa Ok
05-08-2006	-43.09		Electronic Check 5597 Sage Telecom (Checkpaymt) Accounts Receivable Entry Serial #: 9999
05-08-2006	-160.54		Homeland #599 Tulsa Ok
05-08-2006	-50.00		Check 5599
05-08-2006	-60.00		Check 5600
05-09-2006	-606.01		Electronic Check 5596 U.S. Bank Home (Mgpaymont) Accounts Receivable Entry Serial #: 9999
05-09-2006	-37.75		Check 5601
05-10-2006	-57.50		Harbor Freight Too Tulsa Ok
05-11-2006	-40.00		Electronic Check 5602 Wal-Mart 7 Eca Purchase Tul. Ok Serial #: 9999
05-11-2006	-140.00		Family Eye Care Tulsa Ok
05-12-2006	-24.86		Kmart 0003tulsa Ok
05-17-2006	-148.30		Wal-Mart #9999 Tulsa Ok
05-18-2006	850.00		Technical Programming Serv.

  

Beginning Balance		Dividend 05-01-2006 to 05-31-2006	
\$4,322.36	0.00	848.65	\$1.59
+ (0) Deposits	1.59	YTD Dividend	8.07
- (1) Dividend	600.00	Average Daily Balance	3,741.71
- (0) Withdrawals	0.00	Annual Percentage Yield Earned	0.50%
- (0) Fees			
<b>Ending Balance</b>	<b>\$3,723.95</b>		

  

Date		Amount	Description
05-02-2006	-600.00		Withdrawal Internet Transfer
05-31-2006	1.59		Dividend

  

Your Account at a Glance				
Account Description	Previous Balance	Deposits	Withdrawals	New Balance
XXXXXX3399 Savings - Membership	899.25	848.65	825.00	893.20
XXXXXX4312 Checking - Free	692.68	3,432.31	4,040.04	84.95
XXXXXX3391 Savings - Membership	4,322.36	1.59	600.00	3,723.95
XXXXXX3320 Savings - IRA	4,877.48	13.67	0.00	4,891.15
XXXXXX3324 Share Certificate - 12 Month IRA	8,264.47	25.47	0.00	8,289.94
XXXXXX3325 Share Certificate - 12 Month IRA	8,149.45	25.12	0.00	8,174.57
<b>Share Totals</b>	<b>26,945.99</b>	<b>4,346.81</b>	<b>5,465.04</b>	<b>25,827.76</b>
Loan Account Description	Previous Balance	Loan Advances	Principal Payments	New Balance
XXXXXX3393 Consumer Loan - Used Vehicle	0.893.38	0.00	499.93	0,573.81
XXXXXX3394 Consumer Loan - Used Vehicle	10,417.85	0.00	340.02	10,077.83
XXXXXX3391 Consumer Loan - New Vehicle	6,974.09	0.00	184.25	6,789.84
<b>Loan Totals</b>	<b>18,285.32</b>	<b>0.00</b>	<b>1,024.22</b>	<b>17,261.61</b>

Statement art is simulated.

CEFCU members will find their current account statements have undergone a design change to assist in categorizing various credit union accounts they may have. Different types of accounts will be summarized into colored sections of the new statements.

- Checking account activity will be shown on a light blue background.
- Savings activity will appear on a green area.
- Loan information will be in orange, and
- Term Share Certificate information will be in red.

Current and year-to-date information will be displayed at the top of the first page. Important information pertaining to individual members will be displayed in the top third of the first page, and general information may be found at the end of the statement.

The Federal Trade Commission (FTC) recently published rules to implement a number of provisions in the Controlling the Assault of Non-Solicited Pornography and Marketing Act of 2003, known as the CAN-SPAM Act. The act states that an e-mail having a primarily commercial purpose must:

- Clearly and conspicuously indicate that the message is an advertisement or solicitation;
- Provide recipients with an opportunity to “opt-out” from receiving additional commercial e-mail messages from the same entity; and
- Provide the sender’s physical postal address.

Credit Union National Association has issued a final rule analysis that advises credit unions that “transactional or relationship” e-mails, which may include most, if not all e-mails sent by a credit union, are not considered commercial e-mail messages and, therefore, are not subject to the same requirements.

## Up-to-date Information Can Protect You

Concho Educators makes every effort to protect you and your assets from the onslaught of identity theft and scam criminals. If unusual account activity is discovered, we will contact you to determine if you are aware of this activity. However, we can contact you immediately only if we have current phone numbers where you can be reached. You may call 325 223-9192 and we will make sure your information is current.

BEGINS JUNE 15, 2008

# SUMMER FINANCE / REFINANCE SPECIALS

ENDS AUGUST 31, 2008

## BEAT THE HEAT

WITH OUR

# COOL

## *Benefits & Savings*

***ON NEW & USED VEHICLES, MOTORCYCLES,  
BOATS AND RECREATIONAL VEHICLES***

- ▶ First payment deferred for 90 days
- ▶ Lower interest rate (Beat the Banker or the Dealer)
  - ▶ Lower payments
  - ▶ \$50 Gas Gift Card \*
- ▶ Pre-approved CEFCU MasterCard®\*

**CALL 325 223 9192 OR STOP BY ANY  
CONCHO EDUCATORS OFFICE FOR MORE INFORMATION.**



Rates and terms are based upon approved credit. Concho Educators utilizes a risk-based pricing system derived from credit bureau reports, and your credit information could affect your loan if the terms are materially less favorable than those offered to a substantial portion of new loan applicants. Promotion may be changed or withdrawn without notice. Some restrictions may apply. Loans financed at Concho Educators are not eligible for the refinance offer.

\* Minimum qualifying loan, \$10,000; Gas Gift Card limited to first 25 approved loans.



## Supervisor Wins

### Quarterly Award

Cassandra Talavera, vault teller supervisor at the CEFCU Loop Office, has been chosen by the credit union staff for recognition as Employee-of-the-Quarter for the second period of 2008.



A 2002 Central High School graduate, Cassie joined the credit union staff in October of last year. Previously, she served two years as commercial vault teller for a local bank.

The mother of three young boys, Cassandra enjoys going to the movies and scrap booking.

## CEFCU Will Offer Instant-Issue Debit Cards Within a Month

Concho Educators members soon will be able to receive debit cards the same day they apply.

Equipment has been installed and is being tested in the Loop Office which will enable the credit union to provide member cards as soon as applications are approved.

“We are providing instant-issue cards as another convenience for our

members,” said Jerry Merrill, President/CEO. “This program is expected to be ready within the next two weeks.”

Members may apply for debit cards at any Concho Educators office and receive same-day service if they come to the Loop Office to pick them up. Debit cards will be programmed to do double duty as ATM cards and debit cards.



**ASU REACHES GOAL** — ASU Branch Manager MaryAnn Sweetman (l) receives congratulations and a cake from V.P. of Branch Operations Donna Hammons, while ASU Member Service Representative Sonia Miramontes holds a balloon bouquet. The festivities marked the milestone of the 1,000th credit union member joining at the ASU Office, a goal set by Sweetman.

## 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.



### CONCHO EDUCATORS FEDERAL CREDIT UNION

Mailing Address: P.O. Box 60976 / San Angelo, TX 76906-0976  
Corporate Office: 3215 W. Loop 306 76904  
325.223.9192 325.944.4809 FAX  
Hours of operation: Lobby - Mon-Fri, 9 a.m. - 5 p.m.  
Drive-Thru - Mon - Fri, 7:30 a.m. - 5:30 p.m.  
Saturday, 8 a.m. - 1 p.m.  
Beauregard Office: 1976 W. Beauregard 76901  
325.944.4552 325.947.7890 FAX  
Hours of operation: Lobby: Mon-Fri, 9 a.m. - 5 p.m.  
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](http://www.conchoeducators.org)