

## NCUA ISSUES INTERNET/EMAIL 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 NCUA. 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 a supposed e-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](mailto:Phishing@ncua.gov)

Additionally, you can file formal complaints concerning any suspected fraudulent e-mail with the Internet Crime Complaint Center (IC3) at [www.ic3.gov](http://www.ic3.gov). The IC3 is a partnership between the Federal Bureau of Investigation, the National White Collar Crime Center, and the Bureau of Justice Assistance.

## Annual Meeting Set for March 30

The 68th Annual Meeting of Concho Educators members will be held Monday, March 30 in the C.J. Davidson Conference Center at Angelo State University.

Registration will begin at 6:00 p.m.; dinner follows at 6:30, and the meeting begins at 7:00.

Members must pre-register for the dinner at any CEFCU office or by calling 223-9192 or 944-4552 by 5 p.m. Thursday, March 26.

Petitioning for re-election to the Board of Directors are current directors Cheryl McGaughey and Robert Markell. Ron Salladay has declined to run. Director nominations may be made to Jerry Merrill no later than 5 p.m. Thursday, January 22.



**Posada en el Barrio Donation** – Gregorio Gutierrez (center), CEO of Conexion Hispana newspaper, accepts a donation from CEFCU CEO / President Jerry Merrill (r) in support of the 6<sup>th</sup> Annual Posada en el Barrio celebration held December 20. The event, held in association with Boys and Girls Club of San Angelo and scholarships for ASU students, featured holiday food, entertainment and gifts for children. Assisting with the presentation was Pat Herendeen (l), CEFCU Vice President of Finance & Business Development.



# CONCRETE + STEEL = SECURITY

## NEW SAFE-DEPOSIT VAULT COMPLETED AT LOOP OFFICE

*It seems like almost everything comes in kit form these days, including secure vaults. Retrofitting a new safe-deposit vault in the CEFCU Loop Office in November required a great amount of engineering, coordination and elbow grease. Working through a holiday and part of the next day, the installation crew completed its construction chores in an effort to have completion by January 1.*



**THE FITTING BEGINS** — Workmen move heavy, concrete and steel panels into place before they are welded together to form solid ceiling and walls.



**CEILING PANEL GOES UP** — Two lifts are employed to put panels into place. The 8'X30" concrete and steel panels weigh more than 3,000 pounds.



**READY FOR THE DOOR** — Jerry Merrill, CEFCU President/CEO, confers with the crew foreman when basic construction is complete.



**READY TO INSTALL** — Shiny, new safe deposit boxes are ready to be unpacked and installed in racks in the new vault.



**HEAVY LOAD** — Two workmen and a forklift move the vault door, weighing more than 4,000 pounds, through the office front entrance. Entrance panels and the front door had to be removed completely prior to the vault installation.

# Choice Rates for Choice Checking Account Members



## Choice Term Certificate:

Current Rate - 3.65% Annual Percentage Yield\*  
Term - 90 days to 2 years  
Minimum Balance - \$1,000  
Additional Deposits - Any Time, Any Amount  
Early Withdrawal Penalty - 90 Days Interest



## Choice Vehicle Loan Rate:

(New or Used)  
Discount - .25% Lower Annual Percentage Rate

Member must maintain Choice Checking Account during the term of the Choice Certificate or Choice Vehicle Loan.

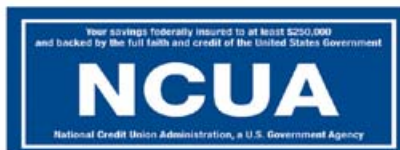
To be eligible: Join the Credit Union (\$25 in a savings account and open a Choice Checking Account with \$25) Already a member? All you need to open is a Choice Checking Account. For information, call 325 944-4551 or come by any CEFCU Office.



## Concho Educators

**Federal Credit Union**  
325 944-4551 • [conchoeducators.org](http://conchoeducators.org)

*Discover a Better Way of Banking*



\* Rates are subject to change and may be withdrawn at any time without notice.



## Nicki Palmer Wins Employee Award



Nicki Palmer

Elane "Nicki" Palmer, a CEFCU Senior Accounting Representative, has been elected Employee-of-the-Quarter for the final period of 2008. A graduate of Irion County High School, she has been a member of the CEFCU staff since 1975. She has been honored several times as Employee-of-the-Quarter; and as Employee-of-the-Year in 2002.



**GIFT CARD WINNER** — Santa Rita teacher, Fay Coleman reactivated her account at Concho Educators and ended up winning a \$50 Gift Card when her name was drawn. Presenting her prize is Pat Herendeen, Vice President of Finance and Business Development.

## WE CAN BUILD THE PERFECT LOAN FOR YOU WITH OUR

### LOANS FOR ANY SEASON AND ALMOST ANY REASON

- NEW & USED VEHICLES,
- OR REFINANCE FROM ANOTHER INSTITUTION
- BOATS & PERSONAL WATERCRAFT
- HOME MORTGAGE
- HOME EQUITY
- HOME IMPROVEMENT

**Concho Educators**  
Federal Credit Union  
325.223-9192

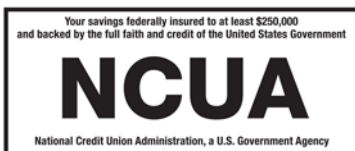
We do business in accordance with the Fair Housing Law and the Equal Opportunity Act. Rates and terms are based upon approved credit. Concho Educators utilizes a risk-based pricing system derived from credit bureau reports, and your credit information could affect your loan if the terms are materially less favorable than those offered to a substantial portion of new loan applicants.

## 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)

