

# NOTES OF INTEREST

Summer - 2011

Monthly Newsletter for Members of Concho Educators Federal Credit Union



## SAISD Teachers Are Recognized for Excellence

San Angelo ISD teachers were recognized May 4 for their outstanding leadership and excellence in teaching the children of San Angelo during the 2011 Teacher of the Year ceremony.

Nominees from each campus were introduced and presented a framed certificate. Following the presentation of each campus honoree, the District Elementary and Secondary Teachers of the Year were announced.

Herminia Bye from Carver Learning Center was named Secondary Teacher of the Year and Rose Salcido from Alta Loma was named Elementary Teacher of the Year.

The two District winners were each presented with a certificate, an engraved award and a gift card provided by Concho Educators Federal Credit Union.

A panel of judges reviewed applicants nominated from each campus and chose the District winner. Winners were kept a secret until they were announced at the ceremony.



**TEACHERS OF THE YEAR — Jerry Merrill, President / CEO of Concho Educators Federal Credit Union presents certificates, engraved awards and gift cards to SAISD Teachers of the Year Rose Salcido (l) and Herminia Bye (r).**

### **PLAY IT SAFE**

## **—ATM & DEBIT SAFETY TIPS—**



**ATM Safety** — Observe your surroundings before conducting a transaction. If anyone or anything appears to be suspicious, leave the area at once. If you drive to an ATM, park close to the terminal and observe the entire area from the safety of your car before getting out.

**Only use well-lit, unobstructed ATMs**  
If an ATM is obstructed from view or

poorly lit, leave the area and conduct your transaction at another location.

**Minimize time spent at the ATM when conducting a transaction** — Have your card out and ready to use. When your transaction is complete, put your card, money and receipt away, and immediately leave the area. Never count your money while at the ATM.

**Enter your PIN only once for a transaction** — If you are prompted to enter your PIN twice, or if you notice unusual messages on the screen, go to another ATM. However, if there is a time out or if the transaction is canceled and you enter your PIN a second time, check your statement to be sure the transaction does not appear twice.

**Block the view of others when using an ATM** — Prevent “shoulder surfing” by





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## Ray Galvan Receives Honor from Employees

Ray Galvan, Beauregard Lobby Teller, was chosen Employee-of-the-Quarter for the second period of 2011.

A graduate of Lake View High School and ASU, he joined the CEFCU staff in 2007. He and his wife, Laura, have two daughters, Mariah, 5, and Nyla, 2 months.

The nominator for Ray's honor concluded, "He is professional and friendly, both in the way he dresses and carries himself. He is always willing to help members and co-workers and shows patience in doing so."

Ray lists listening to music, playing with the kids, working out and working on vehicles as some of his favorite pastimes.

**ATM & Debit Safety Tips... from Page 1** standing between the ATM and anyone waiting to use the terminal. Shield the key pad as necessary when entering your PIN and transaction amount.

**Look for possible fraudulent devices attached to an ATM**— ATM tampering is one of the ways that "card skimming" occurs. If the ATM appears to have any attachments or alterations to the card slot or keypad, do not use the terminal.

**Drive-through ATM Safety** — Keep your doors locked and engine running at a drive-through ATM. Always leave enough room between vehicles to allow for a quick exit. Before rolling down the window to use an ATM, observe the area for suspicious activity. Minimize the time spent at the ATM. If anyone follows you after making an ATM transaction, drive immediately to a crowded, well-lit area and call the police. If you suspect any questionable activity at ATMs, or detect any unlawful use of your ATM or debit card, always note the date, time and location, and report the problem to your financial institution and the ATM operator (when applicable) immediately. File a police report to document theft.

**When you are about to use your debit card, whether at a store, ATM or other location, here are some helpful safety reminders:**

**Protect your PIN:** ATM transactions and PIN debit purchases require the use of a personal identification number. (PIN). Memorize your PIN; never write it on your card or store it with your card. Never let someone else enter your PIN for you. When entering your PIN, block the view of others by shielding the PIN pad.

**Survey your surroundings:** Before making a withdrawal at an ATM, take a look at your surroundings. Watch for any sort of suspicious activity and, if anything appears to be out of the ordinary, or if the ATM is obstructed from view or poorly lit, leave the area and try another location.

**Keep an eye out for terminal tampering:** If you suspect the ATM or POS terminal you are using has been altered, go to another terminal. Signs to watch for include unusual looking card slots, plastic overlays on the PIN pad, or the appearance of damage.

**Report a lost or stolen card at once:** If you misplace your card, leave it in a public place or your card is stolen, immediately call your financial institution to limit the chance that it will be used improperly. Quickly notifying your financial institution also will limit your potential liability for unauthorized transactions.

**Take someone with you:** Whenever possible, it is a good idea to take another person with you when using an ATM or outdoor POS terminal, such as at a gas station. This is especially true when visiting an ATM at night, even if it is indoors. Never disclose information about your card in response to an unsolicited e-mail or request: E-mail is a common channel for fraudulent activity. Never provide your debit or credit card number, PIN or any other personal information to any entity in response to an unsolicited e-mail or telephone request. Your financial institution will never ask you to disclose your PIN.

**Have your card ready:** Minimize your time at the ATM by having your debit card out and ready to use. Do not let a stranger assist you in making a transaction, even if you have trouble or your card gets stuck. Never count your money while at the ATM.

**Review your account statements for unauthorized transactions:** One of the best ways to maintain account security is to check your account statements frequently. With online access, financial institutions are making it easier than ever to check your account daily. Report any errors, including unauthorized transactions, as soon as possible.

## 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, Marketing Officer. (n.johnson@cefcu.us).



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Saturday, 8 a.m. - 1 p.m.

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