



CU Service Gets High Marks from Members

Credit unions have set an all-time American Customer Satisfaction Index (ACSI) record with 87% of credit union members surveyed saying they are “more satisfied than ever before” with their credit unions.

CUNA President/CEO Bill Cheney congratulated credit union boards, management and employees for the survey results, and said “the more consumers learn about credit unions, the more they see how credit unions can help them fulfill their financial needs and goals.”

The ACSI survey found that bank customer satisfaction stands at 75%, and that total decreased by 1.3% over the past year. Approval for the biggest banks was even lower, with 73% approving of the service at Wells Fargo and Citigroup and a mere 68% of Bank of America customers approving of that financial firm’s customer service.

ACSI founder Claes Fornell noted that grassroots efforts like Bank Transfer Day, and recent consumer revolts over higher bank fees, are creating issues for banks and have made credit unions “an even more attractive alternative for consumers.” A separate national survey found that 89% of credit union members were satisfied with the services offered by their credit union.

— Courtesy CUNA News Watch

Consumer Association Issues CU Statement of Support

The Consumer Federation of America (CFA), an association of nearly 300 nonprofit consumer organizations, adopted a Statement of Support for Credit Unions in which the group offered its stalwart support of credit unions and recognized “the critical and irreplaceable place credit unions have in Americans’ lives and the key role they play in ensuring that consumers receive high-quality and low-cost financial services.”

“In contrast to the policies and practices of for-profit financial institutions, as consumer cooperatives, credit unions provide low-cost and consumer-friendly

financial products and services,” the CFA said in its statement of support.

The CFA also expressly backed establishing an appropriate regulatory and lending environment that will enable credit unions to continue to thrive, and said allowing credit unions to continue to have access to a secondary market for loans and capital, and to continue to offer small business loans to their members, is vital.

The CFA’s board unanimously adopted the statement. A news release was distributed by CFA to about 600 consumer media outlets.

— Courtesy CUNA News Watch



CEFCU ADDS TWO MORE ATM LOCATIONS

San Angelo

Taylor Petroleum (Valero)
301 W. 3rd St.

(Across S. 87 from All-American Chevrolet)

Eden

Tres Amigos Convenience Store
501 W. Broadway

Committee Calls for Nominations

Darlene Good, appointed Nominating Committee Chairman by Board Chairman Cheryl McGaughey, has called for nominations of candidates for a three-year term on the CEFCU Board of Directors.

Completing their terms are Board Members Cheryl McGaughey, Robert Markell and Mickey Russell. All will be vying for reelection.

Members may contact Darlene Good or CEO/President Jerry Merrill for more information on submitting nominations for a Board position.

Members will vote for three nominees during the annual meeting which will be held at 7 p.m., Thursday, March 29, 2012 in the ASU C.J. Davidson Conference Center.

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Year**



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GOBLINS AND WISESAVERS GATHER AT CEFCU

Willie Wise and his Wisesaver friends enjoyed supernatural fun October 28, 2011



A group of Wisesavers enjoys a taste of the CAKE WALK >



ASU office surprises campus members

CEFCU Branch Operations "gypsy" roamed between locations



Branch Manager is "Prince" of a performer.



Butcher, Baker & Candlestick Maker



Swashbuckling Member Services Representative

Deja Gonzalez Wins Employee-of-Quarter Honors

Member Service Representative Deja Gonzalez has been elected Employee-of-the-Quarter for the final period of 2011.

A person who fills her time with a lot of activity, Deja graduated from Lake View High School in 2002, where she enrolled in extra classes to complete graduation requirements a year early.

She joined the credit Union in 2007 as a part-time teller, rising in the ranks to full-time teller and then Member Service Representative.

After hours, Deja spends her time as an assistant coach for her daughters' soccer teams. She admits she also finds a little time to run with the San Angelo Road Lizards, and watch her husband, Jaime, play indoor soccer. She hopes to return to her indoor soccer league when time allows.

Deja and her husband have two daughters, Jazmin Alayah (7) and Jozalin Izabella (5).



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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).



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

CONCHO EDUCATORS FEDERAL CREDIT UNION

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325.944.4551 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: 1967 W. Beauregard 76901
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, ASU University Center 76904
325.942.6591
Hours of operation: Mon-Fri, 8:30 a.m. - 5 p.m.
www.conchoeducators.org



Three Staff Members Receive Promotions

Greg Flores, staff member since December, 2011, has been named Branch Manager of the Concho Educators Beauregard office, while Cindy Poe, formerly Teller Supervisor, has been elevated to Assistant Manager of the facility. Jennifer Alderete, who joined CEFCU in 2009, has been promoted to Branch Manager of the ASU Office.



Greg Flores

Cindy Poe

Jennifer Alderete

Concho Educators Federal Credit Union's Privacy Notice

We respect your privacy. Concho Educators Federal Credit Union, your member-owned financial institution, is committed to providing financial products and services to meet your needs and help you reach your financial goals. We are equally committed to protecting the privacy of our members. You may be assured that your financial privacy is a high priority of this credit union.

We are required by law to provide this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a CEFCU Member Services Representative at 325 944-4551.

Information We Collect And Disclose About You

We collect non-public, personal information about you from the following sources:

[Information about your transactions with us or others](#)

[Information we receive from a consumer reporting agency.](#)

[Information obtained when verifying the information you provide on an application or other forms.](#) This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, to companies

which perform marketing services on our behalf or to other financial institutions with whom we have joint-marketing agreements. To protect our members' privacy, we work only with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the Credit Union, we may also disclose non-public, personal information about you under other circumstances, but only as permitted or required by law. These disclosures typically include information needed to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Concho Educators Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to non-public, personal information about you to those employees who have a specific business purpose in utilizing your data. All of our employees are trained in the importance of

maintaining security, confidentiality, and member-privacy. We maintain physical, electronic, and procedural safeguards which comply with federal regulations and leading industry practices to safeguard your non-public, personal information.

What You Can Do to Help Protect Your Privacy

Concho Educators is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

[Protect your account numbers, card numbers, PINs \(Personal Identification Numbers\), and passwords.](#) Never keep your PIN with your debit or credit card since it can provide unauthorized access to your accounts if your card is lost or stolen.

[Use caution when disclosing your account numbers, social security numbers, etc. to other persons.](#) If someone calls you, explains the call as being on behalf of the credit union and asks for your account number, you should beware because official credit union staff will have access to your information and will have no need to ask for it.

[Keep your information with us current.](#) It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of your account(s), we will attempt to contact you immediately. If your address or phone number changes, please let us know immediately.