



## Fiserv Users Group Chooses Merrill For Chairmanship

Jerry Merrill, President/CEO of Concho Educators Federal Credit Union, has been elected Chairman of the Fiserv Galaxy National Users Committee (NUC) for a term of three years. Merrill is serving his seventh year as a representative for the South Central Region, comprised of Texas, Oklahoma and Louisiana.

Fiserv, Inc. serves more than 16,000 clients worldwide including banks, credit unions, thrifts, mortgage lenders and leasing companies, brokerage and investment firms, and other business clients. Founded in 1984, the corporation had total revenues of \$4.3 billion in 2011.

The Fiserv Galaxy NUC is charged with the responsibility of providing guidance for and promoting excellence in present and future products, product implementation, and on-going service delivery offered by the Galaxy platform, committed to evaluate, innovate and initiate for the benefits of the company's clients.

For six of the last eight years, Fiserv, Inc. has ranked number one on the FinTech 100, a ranking of the largest technology providers to the financial services industry.

## Members With Courtesy Pay May Access Service Through Any ATM

Concho Educators has enabled a feature which will allow members to access *Courtesy Pay* through any ATM. Members had requested this feature, and now it is available to members who have *Courtesy Pay*.

To qualify for *Courtesy Pay*, you must have had two direct deposits into your checking account over the past two months. **Please note that *Courtesy Pay* fees still will apply for each ATM withdrawal.**

As of July 1, 2012, *Courtesy Pay* enrollment was automated for those members with direct deposit to their checking accounts, and a feature was activated

which allows those members to access their *Courtesy Pay* with any CEFCU Debit Card transaction.

Members will receive notification that they qualify for *Courtesy Pay* and will have the option to "opt-out" prior to enrollment. There are no enrollment fees for activating this service and your account will incur a fee only when *Courtesy Pay* is used to pay for transactions when funds in your checking account are not sufficient or available to pay the item.

If you require additional information, contact a Member Service Representative at 325 944-4551.

## E-Branch 4.0, New Mobile Platform Will Enhance Internet and Mobile Access

Concho Educators will launch E-Branch 4.0, its newest release for online banking, July 25, 2012.

The new version will allow members to customize the way they view account information, as well as provide additional features such as the ability for members to transfer funds from another institution a their Concho Educators account and download transactions into the latest version of Quicken.

Additionally, in September, a new Mobile Banking platform, geared to the latest smart phones (iPhones, Androids, Blackberry), will be put into service. For additional information on any of these

products, please contact a Member Service Representative at 325 944-4551.

### CEFCU ATM LOCATIONS

3215 W. Loop 306

1967 W. Beauregard

Lobby, ASU University Center

Johnson Street at Vanderventer

Foster Communications Coliseum

McNease Convention Center

Taylor's Valero - 301 W. 3rd Street

Tres Amigos - Eden

Tres Amigos - Water Valley

San Angelo State School

CEFCU Mobile Branch -

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\* APR based on rate, terms, past credit history, and approved credit.



## CEFCU Staff Elects Mercedes Cano Employee-of-Quarter

Mercedes Cano, vault teller at the Beauregard Office, has been elected Employee-of-the-Quarter for the second period of 2012.

A graduate of Central High School, she attended Howard College and plans to eventually obtain her certification in dental hygiene.

Mercedes and her husband Franco have two daughters, September, 4, and Kye, 8 months.

“Mercedes goes above and beyond in her new position,” according to the person who nominated her. “She provides great member service, and is very dependable.”

# Credit Union Membership Spurt Hits Half Million Growth in March

MADISON, Wis. (5/9/12)—Credit unions gained half a million new members in March, bringing total membership to 95.2 million, according to the Credit Union National Association’s (CUNA) Credit Union Monthly Estimates. The growth spurt indicates the momentum credit unions gained leading up to the Nov. 5th Bank Transfer Day activities is alive and well five months after that event, and credit unions should continue to make the most of that momentum, said CUNA.

March’s membership total is an increase of 2.3 million members since March 2011’s membership total of 92.9 million members. The new monthly figure also represents a gain of 1.6 million members since Nov. 1, just before Bank Transfer Day, a date targeted by a viral social networking campaign for consumers fed up with big banks’ debit card fees to switch accounts from big banks to credit unions and community banks. Roughly 40,000 new accounts were opened at credit unions on Nov. 5 alone.

March’s growth spurt is close to a record

for a single month. CUNA Chief Economist Bill Hampel says the estimates likely will be revised downward a little, but even so, the March growth would still stand out. The 500,000 gain in March comes on the heels of very strong increases in membership of 400,000 in February, 300,000 in January and 200,000 each in November and December.

At the same time that membership has accelerated, total assets have crossed the \$1 trillion mark as members continue to increase their deposits in credit unions.

“Clearly, Bank Transfer Day was a great success,” Hampel reported to *consumeraffairs.com* (May 4). “Net membership growth at credit unions during the first three months of 2012 is greater than growth for the whole of 2010. People are discovering it is easier to join a credit union than they think, and they get a great deal both in terms of pricing and service,” he said.

In the past decade, credit unions have seen a gain of 11.8 million members, according to CUNA’s monthly estimates.

—Courtesy CUNA Newswatch

## 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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### CONCHO EDUCATORS FEDERAL CREDIT UNION

**Mailing Address:** P.O. Box 60976 / San Angelo, TX 76906-0976  
**Corporate Office:** 3215 W. Loop 306 76904  
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](http://www.conchoeducators.org)





## Credit Unions for Kids Donations Exceed \$100 Million

Credit Unions for Kids, the collaborative effort in the credit union community to raise money for children's hospitals, has raised more than \$100 million for Children's Miracle Network Hospitals since it began its effort in 1996. The credit union movement is currently the third-largest contributor to Children's Miracle Network Hospitals, behind only Walmart and Costco.

"Reaching \$100 million in contributions is an amazing milestone," said CUNA President/CEO Bill Cheney of the achievement, "but one that is perfectly in keeping with our movement's philosophy of people helping people."

He added, "Credit unions and state leagues can take great pride in their extraordinary level of support for an organization that does so much to ensure families with children in need of medical treatment are able to get the hospital care they need."

John Lauck, president/CEO of Children's Miracle Network Hospitals, said credit unions' performance "speaks volumes about the character of those in the movement."

In 2011 alone, the Credit Unions for Kids program raised \$8.7 million for children's hospitals across the country.

— courtesy CUNA  
NewsWatch

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Holiday Cleaners (8 locations)  
J. Wilde Boutique and Retrotique  
Mary Kay – Crystal Pounds  
Nacho's  
Ole Gin Steakhouse  
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Sealy Flats Diner & Blues Inn  
Still Water Bar & Grill  
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