



# CONCHO EDUCATORS

## Federal Credit Union

*School. Family. Community.*

2015 2nd Quarter Newsletter



### Employee of the 2nd Quarter

Congratulations to Saul Torres, V.P. of Lending for being the CEFCU Employee of the 2<sup>nd</sup> Quarter for 2015. Saul joined Concho Educators in October of 2014. He has five prior years of finance experience. Saul also attended Angelo State University.

### eCriminals leave no fingerprints!

*Consumers need to utilize safe Internet practices*

The Internet has indisputably changed the face of business, becoming extremely popular with consumers and merchants alike. Unfortunately though, the Internet has also become a favorite tool of criminals who operate within the anonymity and secrecy of the Web. [ABC Financial Institution] suggests that you familiarize yourself with these basic safety practices.



# It's SUMMER!

## ***Go Paperless with Credit Card E-Statements***

E-Statements are convenient, secure and environmentally friendly. Now there's an easy, free and secure way to access your credit card account statements online. E-Statements provide the following benefits:

1. Reduce mail fraud and protect yourself against identity theft
2. Receive an e-mail notifying you that your statement is available online
3. View, print and save up to 2 years of statements in just a few clicks
4. Help reduce paper and conserve precious resources

It's easy to sign up. Just click on the GoToMyCard.com link on the Credit Card page of our website [www.conchoeducators.org](http://www.conchoeducators.org). If you are already registered for GoToMyCard, just log in and click on the Go Paperless link. If you haven't registered for GoToMyCard.com, sign up today to access all kinds of credit card account tools.

Log in today for instant access and sign up for E-Statements to help conserve our precious natural resources!



**CONCHO EDUCATORS**  
Federal Credit Union  
*School. Family. Community.*

## Increase Your Lighting Efficiency (and save money)

Appropriate lighting contributes to our comfort and our ability to work and thrive in the buildings we occupy. Our choice of light bulbs and natural light sources, as well as their placement within the indoor environment, plays a big role in the overall health of our families and our impact on the environment.

Standard incandescent light bulbs, which are commonly used in most households, have many environmental downsides. About 90% of the power used by incandescent bulbs is given off as heat, and only 10% is actually converted into light. Besides wasting electricity to generate a small amount of light, energy is misused in creating heat, which can adversely affect indoor climate control. These light bulbs last a fraction of the time compared to some of the alternatives widely available today.

Compact fluorescent light bulbs are about three to four times more efficient at converting electricity into light. The Rocky Mountain Institute, a non-profit organization focusing on energy and resource efficiency, notes that each incandescent bulb that we replace with a compact fluorescent bulb prevents the emission of 1,000-2,000 pounds of carbon dioxide from power plants and 8-16 pounds of sulfur dioxide. One compact fluorescent light bulb also eliminates the need to produce and dispose of up to a dozen incandescent bulbs, and saves us around \$25-50 in electricity costs over the lifetime of the bulb.

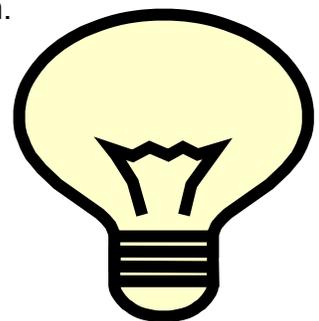
Light bulbs differ in the quality of color they deliver. Light bulb manufacturers have dramatically improved the quality of color given off from all light bulbs, with a goal in most cases to replicate the quality of light coming from indirect sun, which is the best quality of light for work. Full spectrum light bulbs provide a more balanced light by filtering out the excess yellow and green light emitted by ordinary light bulbs. Studies have found that full spectrum light should help you to read for longer periods of time with less eye strain.

You

should also experience a warmer and more pleasing, natural looking environment.

Colors will

look truer and more vibrant. Contrast will be sharper.



# Vacation Loan Special



Available June 1st through July 31st

7.9%\*APR with Full check  
Direct Deposit and Auto Debit  
or 9.9%\*APR without Full  
check Direct Deposit  
CALL 325.944.4551 for details

Up to \$1500 for a 12 month term

Come into any branch or apply online!  
Click the Loans tab.

\*APR=Annual percentage rate. All credit criteria must be met. Only one signature special per member, previous balances must be refinanced into new loan, with the exception of the Educators Special. Must be a member in good standing. Some other restrictions may apply.



## Ways to find out the cheapest and best airfare for your next travel plan

There are many tips and tricks that you need to know for getting the best [airfare](#) deals. Herein below are some of such tips to help you through your [flight search](#).

Start your search as early possible

Almost all airlines release tickets around eleven months in advance. So you can start researching from the very day you decide about your next trip and continue to check them at least once every week. There are possibilities of fluctuations in air fare, so be ready to act as soon as your desired price is available. Waiting for the best deal may reward you sometimes, but can also be costly and frustrating.

Choose the best time to book your air-ticket

While booking air tickets you must consider to choose the correct time. As the peak seasons, holidays or weekends are expected to have much higher priced flights than the other days of the year. Try and avoid booking within fifteen days of flying or long in advance which is more than around five months. You may also opt for price guidance from a good airfare prediction tool found on the internet to get the best airfare deals.

Be flexible with the travel dates

Try to be flexible with your travel dates to save more money on flights. You must search a few days or weeks on both sides of your desired travel date to know about the top deals available. This is important because getting locked with an exact date can bring more challenges in finding a better deal.

Buy round-trip tickets

Round trip tickets actually cost less, whereas single way cost a bomb sometimes. So even if you are travelling one way you can purchase a round trip ticket in a much cheaper rate and later you can just forfeit the [return leg](#) portion. It may sound crazy, but it really works.

Author:  
Martin Luthor

# Cruise with my CU

## Caribbean Cruise Contest

**Grand Prize Winner:**  
**JOY WHITE**



### Second Prize \$100 MASTERCARD GIFTCARD

1. ADAM CHAPPELL
2. JERRY ADAMSON

### Third Prize ONE DAY PASS FOR TWO TO SCHLITTERBAHN

1. CONNIE TURNER
2. SCOTT SALAMINA

### Fourth Prize \$25 MASTERCARD GIFT CARD

1. KARLA MILLS
2. WANDA DE BOX

### Fifth Prize 3X5 SAFE DEPOSIT BOX FREE RENT FOR ONE YEAR

1. MANO ROMERO
2. HEATHER JENNINGS
3. AMANDA LOZANO
4. JASON WALKER
5. RANDY MITCHELL