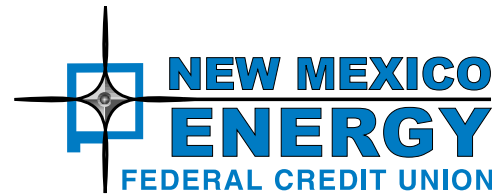


Money Matters



Winter 2009

A Quarterly Publication of New Mexico Energy Federal Credit Union

Visit us on the Web at www.nmenergyfcu.org

Volunteerism - NM Energy FCU Participates in Make a Difference Day

Make a Difference Day is a national day of community service held annually at the end of October. Each year, employees from a variety of major businesses and organizations volunteer time and donations to benefit non-profit groups and scores of needy residents.

This year, Albuquerque Publishing Company and the Albuquerque Journal, in conjunction with Albuquerque Public Schools, reached out to the community to gather items for the growing number of homeless teens. So far this year more than 1,800 students have enrolled for the homeless program, double the number

at the same time last year. In response, New Mexico Energy FCU decided to make this their project for Make a Difference Day 2008.

The Albuquerque Journal reported the need for a variety of both personal and school related items. The Credit Union placed a collection box in the lobby, but it was soon evident that the box was not adequate for the overwhelming response from our members. Through the generosity of its members and Credit Union

staff, New Mexico Energy FCU delivered a substantial collection of several boxes of various items for this worthy cause.

Sincere thanks goes to all the members who generously contributed to this worthy endeavor. ■



Annual Meeting: We Hope To See You There!

Please join us on Wednesday, February 18, 2009 at 4:30 p.m. for this year's annual meeting. The meeting will be held at the Mountain View Club on Kirtland Air Force Base. Each year the Credit Union holds an annual meeting to report to its members about the previous year, vote for the candidates for the Board of Directors, and report on plans for the new year.

Voting begins at the Credit

Union office five days before the annual meeting and continues until 4:30 p.m. at the meeting location. As a member of New Mexico Energy Federal Credit Union, your opinion and vote are very important. Remember one member, one vote!

Please attend the annual meeting! If you have any questions about this year's annual meeting, please feel free to give us a call at 505-845-6939. ■



Wednesday, February 18
4:30 p.m.
Mountain View Club
Kirtland Air Force Base

Don't Wait to File Your Tax Return!

Stop waiting weeks for your tax return, and visit our Web site to file electronically.

We are partners with Intuit®, the creators of TurboTax® for the Web®, so that we can offer our members access to TurboTax® directly from their computers. Your tax refund is submitted faster, processed faster, and can be directly deposited into your account, so you can get your refund in 7-12 days instead of 6-8 weeks.

Just click on the icon for TurboTax® for the Web®. Try it! ■

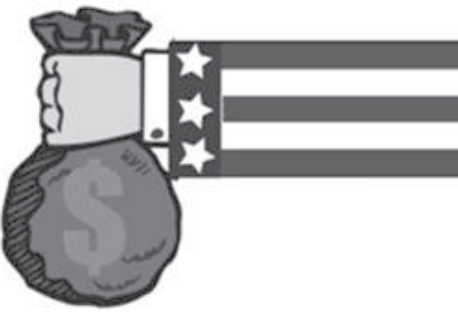


What Should You Do With Your Tax Refund?

If you're expecting a tax refund, there are a number of things you can do with that money. Here are a few suggestions:

- Use it as part of a down payment on a new car.
- Build your rainy day fund for inevitable budget challenges.
- Open an IRA (Individual retirement account) or fund a child's Coverdell Education Savings Account, formerly known as the Education IRA.
- Add it to the fund you're building for a down payment on a house.
- Apply it to your mortgage principal.

However you choose to invest your tax refund check, remember that your credit union can help.



Important Message Regarding Text Message Phishing Scam

CO-OP Financial Services has notified our Credit Union that multiple member credit unions have recently reported that they are experiencing a phishing scam.

This fraudulent attempt to capture card numbers is done with an automated text message referring to themselves as CO-OP Services Credit Union Customer Services Department from a four digit phone number of 3693.

The text message indicates that the member's credit or debit card has unusual activity on

their account. The message asks the member to call 813.600.1551 and enter their 16-digit credit or debit card number. Do not respond to any such message. Your Credit Union and our partner CO-OP Financial Services will never send text messages of this nature.

Please refer to our online Identity Theft Protection page for more information. You may also call 505.845.6939. ■



This fraudulent attempt to capture card numbers is done with an automated text message ...



Identity Theft Victim Checklist

The Federal Trade Commission (FTC) estimates that almost 9 million Americans are victims of identity theft each year.

According to a 2006 FTC study, the cost of this crime approaches \$16 billion a year, with the average loss from the misuse of a victim's personal information around \$1,800.

If you are a victim, take these steps immediately:

- **Place a fraud alert** on your credit reports. Ask for a free copy of your credit report, and review those reports for evidence of accounts you didn't open. Fraud unit contacts are:

- **Equifax** 888-766-0008
P.O. Box 740241, Atlanta, GA
30374-0241
www.equifax.com

- **Experian** 888-397-3742
P.O. Box 9532, Allen, TX 75013
www.experian.com

- **TransUnion** 800-680-7289
P.O. Box 6790, Fullerton, CA
92834-6790
www.transunion.com

- **Close accounts** - including share drafts/checks or ATM cards - that have been tampered with or used fraudulently. Contact all financial institutions and lenders, credit card issuers, utility companies, and the Social Security Administration to notify them of the fraud. Follow up each conversation with a letter.

- **File a report** with law enforcement and insist on getting a copy of the report or the report number.

- **File a complaint** with the FTC. Visit www.ftc.gov/bcp/edu/microsites/idtheft/ for more information or call 877-IDTHEFT. ■



NMEFCU, CUANM and Children's Miracle Network

UNM Children's Hospital is the local Children's Miracle Network Hospital. To date, New Mexico's credit unions have raised \$755,455.88 toward their five-year, \$1 million goal.

NM Energy FCU is proud to support fundraising for Children's Miracle Network. Our efforts include the sale of various stuffed animals and lobby donation jars. In October we sold cookies and punch for a suggested donation of \$1. Our Members were generous!

We appreciate our Member's efforts in helping to raise money for this local charity. The UNM Children's Hospital served over 90,000 children last year. ■



Here's Why Your Individual Retirement Account Should Be at NM Energy FCU

If you don't have an IRA, you owe it to yourself to start your account now. If you have an IRA somewhere else, there are some compelling reasons for you to move your account to NM Energy FCU. Compared to other financial institutions, credit unions usually charge lower fees or no fees at all for maintaining an IRA and carrying out transactions. Our rates

are competitive, we charge no annual fee, your account is insured, and we pay particular attention to your financial needs, because at the Credit Union, you are a member, not just a customer.

That's why if you already have an IRA, you should consider moving it here. Contact the Credit Union today and we will help start the process of moving your funds.

Starting your IRA, or transferring it to the Credit Union, could be one of the best financial decisions you ever make. Sometimes transferring an IRA from another institution to NM Energy FCU may trigger service fees at the other institution.

If you would like more details or have any questions, call or come by the Credit Union today. ■

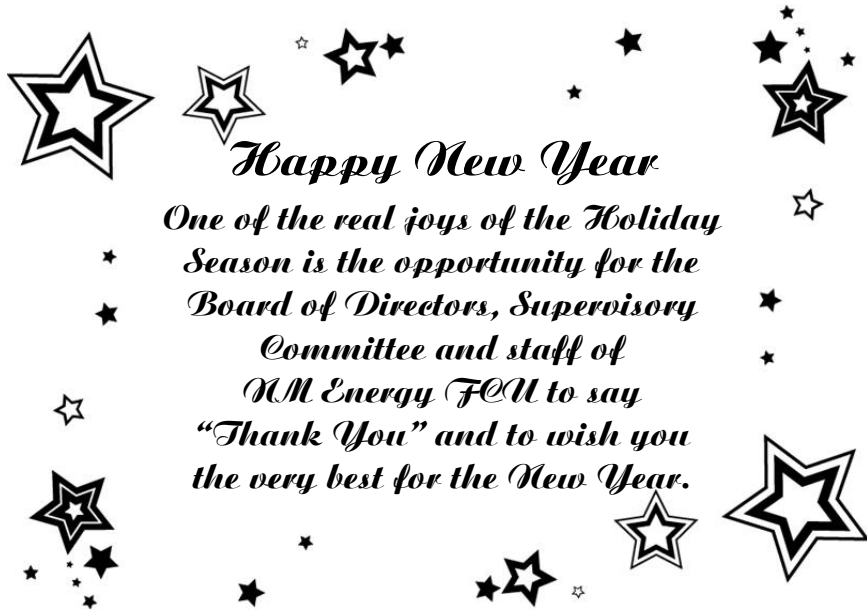
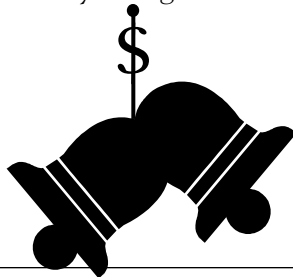
Don't Let Your Holiday Bills Run You Down

Lots of presents under the tree may mean a mailbox full of monthly bills. Different due dates and interest rates can keep you busy mailing checks and keep you broke from paying high interest rates.

You'll get a better rate with a holiday loan from NM Energy FCU, pay off your debt sooner, and you'll only have one check to write every month. Or, if you prefer, we'll deduct the amount due

directly from your share draft account.

Holiday loans are available through the end of February 2009, so call or come by the Credit Union today. We're here to answer any questions you might have. ■



Happy New Year
One of the real joys of the Holiday Season is the opportunity for the Board of Directors, Supervisory Committee and staff of NM Energy FCU to say "Thank You" and to wish you the very best for the New Year.

Holiday Closings

Friday, January 16 – close at 3:00 PM
Monday January 19 –
Martin Luther King Jr. Day – Closed



Friday, February 13 – close at 3:00 PM
Monday, February 16 –
President's Day – Closed



Mailing Address

P.O. Box 5400
Albuquerque, NM 87185
E-Mail: nmenergy@swcp.com

Web Site:

www.nmenergyfcu.org
Main: (505) 845-6939 or
(800) 825-5256, then dial
845-6939
Fax: (505) 845-4855
Smartline: (505) 845-4122
or (800) 837-6065

Lobby Hours

Monday
8:00 AM to 3:00 PM
Tuesday through Thursday
9:00 AM to 3:00 PM
Friday
9:00 AM to 4:30 PM
Closed on Federal Holidays

Board of Director Listing

- Raymond Baca
Chair of the Board
- Alesia Bell
First Vice Chair
- Martha Thibeau
Second Vice Chair
- Chad Glines
Secretary
- Edwin Maestas
Treasurer
- Daniel O. Romero
Policy Officer

Madge Gardiner-Clinkenbeard
Marketing Officer

Supervisory Committee

- Patricia Padilla, Chair
- Leonard Raab Jr.
- Jay Pape



All Individual Retirement Accounts are insured separately to an additional \$250,000.