



OWNER'S GUIDE

Your quarterly guide to member education and special offers

It's a Great Time to "Green Up" Around the House

We want to help you go green!

Upgrading to new energy-efficient windows is a great way to reduce heating and cooling costs, spruce up, and perhaps improve your home's value.

Animas Credit Union has made an alliance with Sun Glass to provide financing for replacement windows, doors, etc. We offer several great options



for financing your purchase, including our VISA credit card, with rates as low as 8.25%; a signature loan, as low as 9%; and our Home Equity loans and lines of credit, with rates as low as 5%. Call a Financial Service Representative today for details.

Here's another way to "go green": electronic statements are now available through Statement Express. Our members who use our Home Banking/Bill Pay from Virtual Branch® services will benefit, and your credit union significantly reduces print, postage, and statement distribution costs when you sign up.

It's easy! Log on to Home Banking/Bill Pay and click on the option to enroll in Statement Express, located under the Account Access section, and follow the prompts. After enrollment you will no longer receive a paper statement in the mail; Statement Express eliminates your paper files by offering 24 x 7 access to account detail via the Internet, provides immediate access to your statement on the first of each month, stores six months of statements, and sends you an e-mail notification when new monthly statements are available. Last but not least, your information is more secure than receiving paper statements through the mail because of 128-bit encryption and SSL technology.

After you switch over, drop by and we'll give you a free ChicoBag, a sturdy, reusable bag made of woven polyester, very similar to parachute silk. These great bags need only be used 11 times to have a lower environmental impact than using disposable plastic bags. You can also purchase more bags for only \$4 each.



Need New Wheels for Your Kid?

Animas Credit Union's First-Time Auto Buyer Program may be the ticket to getting your student into a car or truck. To qualify, borrowers can't have a previously reported auto loan or any derogatory history on their credit report. Those under the age of 18 will need a credit-qualified co-signer, such as a parent or guardian.

An educational pamphlet explaining credit and its effects on a borrower is given to each applicant.

All first-time buyers read *Credit and You: Animas Credit Union's Consumer Education Course* and complete a short quiz, which is submitted along with the loan application.

What a great way to start building good credit, and at a reasonable A.P.R. (Annual Percentage Rate). Contact a Financial Service Representative today to find out all the details about this exciting program!



Yes!

Animas Credit Union has plenty of money to lend for your next vehicle.

What's more, our credit standards haven't changed, and with rates as low as now's a great time to shop for a new or used vehicle, or refinance your existing loan from a different lender!

5.5%

PLUS! Borrow \$10,000 or more* and you'll receive a GAS CARD with our compliments.

See a Financial Services Representative today to get started!

**Sorry; indirect loans are not eligible.*

Congratulations to Our Employees of the Month

April – Kathy Frye

May – Karen Taft

June – Ana Gallagher

Thanks for a job well done! We appreciate you.

Please mark your calendar for the following

Holiday Closings

Independence Day

- Friday, July 3 and
Saturday, July 4



Labor Day

- Saturday, September 4 and
Monday, September 5

Congratulations, Scholarship Winners!

Congratulations to Farmington High School graduates Darrah Blackwater and Ryan Roberts-Nutt, our Animas Credit Union \$500 scholarship winners for 2009. Best of luck to both of you!

The Results Are In!

Results are in from the 2009 Annual Meeting. The Board of Directors is Mike Brown, Chairman; Elgie Harris, Vice-Chairman; Paul Martin, Recording Officer/Treasurer; Jerry Huskey, Assistant Recording Officer/Treasurer; Dorothy Nobis, Director.

The Supervisory Committee is Billy Huish, Chairman; Mike Dodds, Member; Stan Poff, Member.

Congratulations, and thanks to you all.

Animas Credit Union Locations and Hours

HOME OFFICE

2101 E. 20th Street • Farmington, NM 87401
(505) 326-7701

Lobby Hours:

Mon.–Fri. 9:00 a.m.–5:45 p.m.

Drive-Up Hours:

Mon.–Fri. 8:00 a.m.–5:45 p.m.

Closed Saturday & Sunday

BRANCH OFFICE

3850 E. Main Street • Farmington, NM 87402
(505) 326-7701

Lobby Hours:

Mon.–Fri. 9:00 a.m.–5:45 p.m.

Sat. 9:00 a.m.–1:00 p.m.

Drive-Up Hours:

Mon.–Fri. 8:00 a.m.–5:45 p.m.

Sat. 9:00 a.m.–1:00 p.m.

Closed Sunday

ATM LOCATIONS

Animas Credit Union

2101 E 20th Street • Farmington, NM

Animas Credit Union

3850 E. Main Street • Farmington, NM

Farmers Market

401 W. Broadway • Bloomfield, NM

Foutz Trading Company

4129 US Hwy 64 • Kirtland, NM

TOUCH-TONE TELLER

(505) 325-0110

24 hours a day, 7 days a week

WEBSITE

www.animascu.com

24 hours a day, 7 days a week

Navigating the ACU Touch-Tone Teller

(505) 325-0110 • WELCOME GREETING

Thank you for calling the Animas Credit Union Touch-Tone Teller.
To continue in English, press 1. To continue in Spanish press 2.

For Quick Check, P1
For Account Inquiries, P2
For Financial Transactions, P3
To Change your PIN, P4

¡Se habla
Español!

LEGEND

P = Press ck = checking
sv = savings trans = transaction

1 QUICK CHECK

Gives available balances on primary sv & ck only

To repeat this information - P1
For most recent trans on sv - P2
For most recent trans on ck - P3
Transfer funds – sv to ck - P4
Transfer funds – ck to sv - P5

2 ACCOUNT HISTORY

Select sub.

If checking –

1-Transaction history

- Most recent transactions - P1
- On or before specific date - P2
- Most recent EFT trans - P3

2-Cleared check inquiries

- Listing of most recent checks - P1
- Specific check cleared - P2
- Range of checks cleared - P3
- On or before specific date - P4

If savings or IRA –

1-Transaction history

- Most recent transactions - P1
- On or before specific date - P2
- Most recent EFT trans - P3

If CD –

1-Transaction history

2-On or before specific date

If loan –

1-Transaction history

- Most recent transactions - P1
- On or before specific date - P2

2-Last payment information

- Gives payment amount, date paid and amount to principal

2 ACCOUNT INQUIRIES

For Account Balances - P1
For Account History - P2
For Tax & IRA Info - P3

1 ACCOUNT BALANCES

Select sub – gives balances

- To repeat this information - P1
- For additional information - P2

P2 - Additional Information

If sv, ck or IRA –

- Actual balance
- Next payment due
- Payment amount
- Payoff as of today
- Interest rate
- Daily interest amount

If CD –

- Maturity date
- Purchase date
- Dividend rate
- Last dividend earned

3 TAX & IRA INFO

For current year tax info - P1

Select sub. Gives info on:

- Federal Tax withholding
- YTD interest on loans
- YTD dividends on sv, ck, IRA

3 FINANCIAL TRANSACTIONS

To transfer funds between acct's - P1
To make a loan payment - P2
For a loan advance to a sv acct - P3
For a cross account transaction - P4

P1 - To transfer funds between accounts

From the following list select sub:

- From ck - P1
- From sv - P2
- To repeat list - P6

P2 - To make a loan payment

From the following list select sub:

- From ck - P1
- From sv - P2
- To repeat list - P6

P3 - For a loan advance to a sv account

From the following list select sub:

(Will list available lines of credit)

P4 - For a cross-account transaction

To transfer funds to a sv or ck - P1

From the following list select sub:

- From ck - P1
- From sv - P2
- To repeat list - P6

To make a loan payment - P2

From the following list select sub:

- From ck - P1
- From sv - P2
- To repeat list - P6

4 CHANGE YOUR PIN

- Enter your new PIN followed by the # sign.
- Re-enter your new PIN for verification.
- Your request has been accepted.

IMPORTANT! For security purposes, each time you access this system you will be required to enter your member number, your PIN and the last 4 digits of the primary account holder's SS#. This identification process authenticates you as account owner.

For phone access
ANYTIME call
(505) 325-0110

For long distance after
business hours, dial
(800) 545-4033
and press option 4
for the Animas Credit
Union Touch-Tone
Teller.