



OWNER'S GUIDE

Your quarterly guide to member education and special offers

ACU Closed on Saturday, May 1

Animas Credit Union will be closed on Saturday, May 1, 2010 in order to complete the data processing merger of Totah Credit Union's data with Animas Credit Union's data. On this date, former Totah accounts will be converted to a new Animas Credit Union account with a new account number. Totah members will each receive a letter prior to the data processing conversion informing them of their new information. If you have an existing debit card from Totah Credit Union, during the week prior to the conversion, you will receive a new Animas Credit Union debit card and PIN to use on your checking account. This new card will not be valid until **May 1**, so

please do not attempt to use it until that date. Additionally, you will need to stop using your Totah debit card on **April 29**. **Please note: Animas Credit Union will not reissue ATM cards for access to savings accounts.** Your Totah ATM card will no longer be valid after **April 29, 2010**. In order to access your Animas Credit Union savings account via an ATM, you must have an Animas Credit Union checking account with a debit card. If you have any questions or concerns regarding this matter, please do not hesitate to contact any of our Financial Service Representatives by phone or in person.

Blue Is the New Green

In 2009, Animas Credit Union began efforts to "go green," including introduction of paperless statements and Chico Bags for our members to lessen our use of disposable plastic shopping bags. And now when you see Animas Credit Union's signature blue ink, you'll know we're thinking green – and using Forest Stewardship Council-certified papers and environmentally friendlier inks on all our printed materials.

The intent of the Forest Stewardship Council certification system is to help shift the market to eliminate habitat destruction, water pollution, displacement of indige-

nous peoples and violence against people and wildlife that often accompanies logging.



Using FSC-certified paper and print products contributes to conservation, responsible management, and community-level benefits for people near the forests that provide our paper.

We are also printing with vegetable oil-based inks that contain less than 2% volatile organic compounds (VOCs). By using ink that is 98% non-evaporative, polluting emissions are virtually eliminated, yielding ink that is more eco-friendly than even most soy-based inks.

Get ready for summer

with a Home Equity Line of Credit from Animas Credit Union!

- Fix up around the house
- Plan a vacation
- Plant a garden

Rates as low as

5%
APR WAC

See a Financial Services Representative today!



Notice to all Total Mastercard Holders

In September 2010, Animas Credit Union will be reissuing new VISA credit cards to all former Total members who currently have active Mastercards under the Total Credit Union program. Your credit limit will remain the same and your new interest rate will be 10.25% APR. We do not have any cash advance or balance transfer fees. Once you receive your new VISA card, please destroy your old Mastercard, as Animas Credit Union will not be supporting that program. If you attempt to use your Mastercard after that date, it will be denied.

Annual Meeting Set

It's that time again! Please join us for the Animas Credit Union Annual Membership Meeting Tuesday, April 13 at the 20th Street office at 6:30 p.m.

Since all members are owners of the Credit Union, each has one vote. Come and participate in your credit union's future. Hope to see you there!

Exercise Your Right to Vote!

An important part of the credit union philosophy is the idea of "One member, one vote." Come show your support – vote on three key positions at your Credit Union. Elections for two Board of Director positions and one Supervisory Committee position will be held. The candidates are Dorothy Nobis and Larry Starkey for the Board of Directors and Michael Dodds for the Supervisory Committee.

Members of Animas Credit Union (18 years of age and older) will be able to vote at either location prior to the Annual Meeting from April 1–13, 2010. Members can also cast their votes at the Annual Meeting of the membership on Tuesday, April 13, 2010.

Exercise your right to vote at either location: 2101 E. 20th St. or 3850 E. Main St. in Farmington.

FYI

Prepaid VISA Gift Cards from Animas Credit Union make great gifts for your graduate!

Congratulations to Our Employees of the Month

January – Jana Rodgers

February – Marian Mathis

March – Jennifer Hutchens

Thanks for a job well done! We appreciate
all you do.

Please mark your calendar for the following

Holiday Closings

Memorial Day

- Saturday, May 29 and
Monday, May 31

Independence Day

- Monday, July 5



Win \$50!

Offices closed? Take advantage of 24-hour/
7-day access to your accounts via Internet Home
Banking at www.animascu.com or Touch-Tone
Teller at (505) 325-0110.

AND, by using either of these services, you
could win \$50! Each month we will randomly
select Anywhere, Anytime Banking users who will
win \$50! Not yet signed up? Call or come by and
see a Financial Service Representative today.

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

Changes to Credit Life and Credit Disability Insurance

Effective December 31, 2009, Totah Credit Union merged into the Animas Credit Union. As a result of this merger, the following changes will be made to the Credit Life and Credit Disability coverage on your insured loan(s). These changes will be effective May 1, 2010.

There will be a change of benefit plan under your Credit Disability coverage, from a 30 Non-Retroactive plan of benefits to a 14 Retroactive benefit plan. This affects the "Total Disability Benefits" provision of the certificate previously given to you and means that instead of being disabled for 30 days with benefits beginning on the 31st day, you must be disabled for 14 days with benefits beginning on the first day.

The rate under your Credit Disability coverage will increase from \$.90 to \$1.50 per \$1,000 of outstanding loan balance for the Single Insured Plan.

Along with these changes, the maximums for each insured loan will increase. The new maximums are as follows:

Members presently insured under this program may be automatically eligible for benefits up to the new maximums. If you have loans outstanding that exceed the current maximum levels of Totah Credit Union's Credit Insurance policy, the premium rates will apply to your actual loan balance up to the new maximums of Animas Credit Union's Credit Insurance policy. If you fall into this category, your coverage and premium will increase accordingly. The additional coverage may slightly increase your term. The Maximum Increases do not apply to claims which have become effective prior to May 1.

There is no action necessary on your part to continue coverage if you already have it. **IT IS IMPORTANT THAT THIS NOTICE BE ATTACHED TO YOUR CERTIFICATE.** In the event you do not want coverage to continue, please notify us.

	CREDIT LIFE INSURANCE	DISABILITY INSURANCE
Maximum Amount of Loan Insurable	\$ 50,000	\$ 50,000
Maximum Monthly Disability Benefit	N/A	\$ 750



It isn't too late to open or add to your IRA. The 2009 contribution deadline is April 15, 2010. IRAs are an excellent tool for funding your retirement or college education savings. Because your earnings are tax-deferred, they grow more quickly than in a taxable account.