



ANIMAS
CREDIT UNION

January 2011

OWNER'S GUIDE

Your quarterly guide to member education and special offers

Latest Phishing Scheme Uses NCUA Address

In recent phishing attempts reported to the National Credit Union Administration (NCUA), perpetrator(s) sent fraudulent e-mails, representing to be from the NCUA, to credit union members and the general public. The e-mails state the NCUA will add \$50 to the member's account for taking part in a survey. The link embedded in the message directs members to a counterfeit version of NCUA's website with an illicit survey that solicits credit card account numbers and confidential personal information.

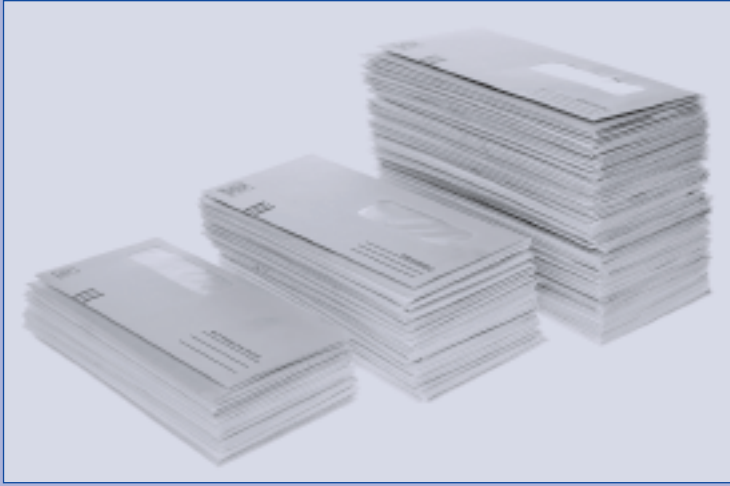
"We are highly concerned about the risk of imitating the NCUA website and the use of the NCUA official logo to potentially make the scam appear more authentic to unsuspecting members," states Melinda A. Love, Director of Examination & Insurance. "NCUA will never ask credit union members or the general public for personal account or personally identifiable information as part of a survey. Any e-mail that alleges to be from NCUA and asks for account information is fraudulent and should be treated as suspicious. We have taken steps to shut this site down, but credit union members should remain alert to possible variations of this fraudulent e-mail."

"Animas Credit Union management will remain vigilant, monitoring and identifying any fraudulent activities due to this phishing attempt," commented Animas Credit Union president Gary Sterton. "We'll continue to educate our members regarding the signs of any such fraudulent activity."

Members who clicked on any of the e-mail links should consult with a computer security or anti-virus specialist to assess the need to re-install a clean version of the computer system. Members are encouraged to take the following additional precautions:

- Enable automatic updates for anti-virus software and computer operating systems
- Install security patches for common software applications promptly
- Be aware that phishing e-mails frequently have links to Web pages that host malicious code and software.
- Do not open unsolicited or unexpected e-mail attachments
- Do not follow Web links in unsolicited e-mails from apparent federal banking agencies; instead, bookmark or type the agency's Web address
- Call the agency using a known and appropriate telephone number to verify the legitimacy of the message and attached file.

Members affected by this scam, and variants of this scam, are asked to forward the entire e-mail message to Phishing@ncua.gov. Additionally, formal complaints concerning any suspected fraudulent e-mail can be filed with the Internet Fraud Complaint Center (IFCC) at www.ic3.gov. The IFCC is a partnership between the Federal Bureau of Investigation and the National White Collar Crime Center.



How High Is Your Mountain of Debt?

Animas Credit Union can help you turn a mountain of debt into a molehill. Leftover holiday bills, education expenses, home repairs, you name it – we offer several ways for you to consolidate your bills.

Stop in, and Let's Talk Options.SM



Rates as low as

8.25%
APR WAC

Our VISA card, the best in San Juan County, offers great low rates and lots of benefits.

Rates as low as

9.00%
APR WAC

Perhaps our low-rate, quick-cash signature loan would meet your needs.

Rates as low as

5.00%
APR WAC

Or maybe a home-equity line of credit would work best for you.

Congratulations!

Employees of the Month

October – Lori Herrera

November – Sydney Miller

December – Jen Hawthorne

Thanks for a job well done! We appreciate you.

Employee of the Year

Congratulations to Judy Rowland for being selected as the 2010 Employee of the Year. Judy has been with Animas Credit Union for nearly two years, and is a Financial Service Representative at our new Bloomfield office. Judy provides excellent service to our members and is always a pleasure to work with. She is the kind of person who thinks of others and offers to help anytime someone could use her assistance. Judy is a kind, compassionate person who comes to work with a friendly, cheerful attitude every day. We are very fortunate to have Judy Rowland as part of our Animas Credit Union team.

Please mark your calendar for the following

Holiday Closings

Martin Luther King, Jr. Day

- Monday, January 17

Presidents' Day

- Monday, February 21



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. Not yet signed up? Call or come by and see a Financial Services Representative today.

Animas Credit Union Locations and Hours

All locations: (505) 326-7701

HOME OFFICE

2101 E. 20th Street • Farmington, NM 87401

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 OFFICES

3850 E. Main Street • Farmington, NM 87402

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*

405 West Broadway • Bloomfield, NM 87413

Lobby Hours: Mon.–Fri. 9:00 a.m.–5:45 p.m.
Sat. 9:00 a.m.–1:00 p.m. *Closed Sunday*

ATM LOCATIONS

Animas Credit Union Offices

2101 E 20th Street • Farmington, NM

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

animascu.com 24 hours a day, 7 days a week

There's Still Time...

You can still contribute to your Traditional or Roth IRA for 2010. You can make contributions until your tax return due date (not including extensions), generally April 15. You don't have much time left to take advan-

tage of a possible tax deduction. IRA deposits of up to \$250,000 are insured by the National Credit Union Administration. Consult your tax advisor for details.

Community Interest Helps Many in San Juan County

Since we introduced the free Community Interest checking account, **over \$13,000** has been donated to local charities on behalf of our members who have switched their accounts!

And now we've made it even easier to switch to Community Interest. Just give us a call, e-mail us, tell the teller next time you're in, and choose your charity: Boys and Girls Club of Farmington, Aztec,



or Bloomfield, Kirtland Youth Association, People Assisting the Homeless (PATH), ECHO Food Bank, San Juan United Way or Shiprock Home for Women and Children.

College Scholarships Available for San Juan County Seniors



Animas Credit Union is offering two \$500 scholarships to graduating high school seniors who are members of Animas Credit Union. Log on to our website at www.animascu.com or come by either location to pick up an application.

Scholarships are also available from the New Mexico Credit Union Education Foundation. Scholarships are based on financial need, scholastic achievement, presentation, extra-curricular activities/community service, and references. Visit the consumer section of the association's website at www.cuanm.org.