



Ciro Garcia Wins Employee of Year



Ciro Garcia (l) receives the Employee-of-the-Year award for 2009 from CEFCU President / CEO Jerry Merrill during the 69th Annual Meeting.

Ciro Garcia, Electronic Services Coordinator, was named CEFCU Employee-of-the-Year during the 69th Annual Meeting held March 30.

A graduate of Christoval High School and a member of the National Beta Club, Ciro joined CEFCU in 2005. He earned an associate degree in computer science from Howard College. In 2008, he received his U.S. citizenship in a Federal Court ceremony.

CEFCU Faired Well During 2009 Despite Economic Uncertainties

Concho Educators members learned their credit union continued to progress last year in spite of the prevailing uncertainties in the financial services industry.

President/CEO Jerry Merrill told the 69th annual meeting audience, “Our continued focus on membership growth and serving our members with quality products and outstanding service enabled us to set all-time records in credit union members, total assets, and total loans outstanding. This year’s theme, *‘Singing in the Rain,’* demonstrates the financial stability of Concho Educators despite the sluggish economy.”

According to the National Association of Federal Credit Unions, Concho Educators ranked 14th in the nation in share growth for credit unions in the \$50 to \$100 million asset group. Also, Credit Union Strategy & Performance listed Concho Educators as No. 1 among Texas credit unions with the lowest loan delinquency ratio.



Apparently satisfied with credit union management, members re-elected three Board members to a new three-year term. Returned to serve were Cheryl McGaughey, Robert Markell and Mickey Russell.

WE HAVE A LOW-RATE LOAN TO FIT YOUR NEW OR USED VEHICLE



When it comes to shopping for new or used vehicles, we agree price is important. But, it is just as important to shop for low-cost financing. Whether you are wanting to finance or refinance, make Concho Educators your first stop.

Willie's SpringFling

Willie and a crowd of Wise Savers gathered March 19 in the parking lot of the Credit Union's corporate office to take part in the first annual SpringFling festivities. The event featured an afternoon of refreshments, games, a bounce house and other entertainment for the younger Concho Educators members.



Showing her future plans



Registration began an afternoon of fun



Sponge Bob welcomes Wise Savers



The piñata took a real beating...



...but finally gave up its treasures.

Willie's SpringFling



And the beat went on with musical chairs



The games went round and round.



All had a great time...

especially the CEFU staff.



"Y'all come back for Halloween!"

Mystery Shoppers: The Latest Fraud Scheme

The latest alert from the Internet Crime Complain Center (IC3) says mystery, or "secret shopper," schemes are rampant.

This employment offer comes via email or regular mail, and promises to hire the person to perform secret or random checks on a retailer or its competition.

The IC3 says victims are contacted via e-mail or U.S. mail to apply to be a mystery shopper.

How it works: The IC3 says victims are contacted via e-mail or U.S. mail to apply to be a mystery shopper. Applicants are asked

to send a resume and are purportedly subject to an extensive background check before being accepted. The employees are sent a check with instructions to shop at a specified retailer for a specific length of time and spend a specific amount on merchandise from the store.

The employees receive instructions to take note of the store's environment, color, payment procedures, gift items and shopping/carrier bags, then report back to the employer. The second evaluation is the ease and accuracy of wiring money from the

retail location. The money to be wired is also included in the check sent to the employee.

The remaining balance is the employee's payment for the completion of the assignment. After merchandise is purchased and money is wired, the employees are advised by the bank the check cashed was counterfeit, and they are responsible for the money lost in addition to bank fees incurred. Sadly, many people are falling for this scam.

Here are some tips you can use to avoid becoming a victim of employment schemes associated with mystery/secret shopping:

- Do not respond to unsolicited (spam) e-mail.
- Do not click on links contained within an unsolicited e-mail.
- Be cautious of e-mail claiming to contain pictures in attached files, as the files may contain viruses. Only open attachments from known senders. Virus scan all attachments, if possible.
- Avoid filling out forms contained in e-mail messages that ask for personal information.
- Always compare the link in the e-mail to the link you are actually directed to and determine if they match and will lead you to a legitimate site.
- No legitimate mystery/secret shopper program will send payment in advance and ask the employee to send a portion of it back.
- People who believe they have information pertaining to mystery/secret shopper schemes are encouraged to file a complaint at www.IC3.gov.

CONCHO EDUCATORS STAFF SELECTS WATTS FOR HONOR



Glenda Watts, CEFCU Senior Loan Officer, has been named Employee-of-the-Quarter for the first period of 2010.

A graduate of Killeen High School and Central Texas College, she has 30 years of credit union experience; more than 23 years of that in lending.

Glenda and her husband, Mikel, are parents of a daughter, Tara.

GENERAL INFORMATION

Notes of Interest is the quarterly newsletter for members of Concho Educators Federal Credit Union. All questions, comments and suggestions may be directed to Noel Johnson, Marketing Officer.
(n.johnson@cefcu.us).



We Do Business in Accordance with the Fair Housing Law and the Equal Opportunity Act.



CONCHO EDUCATORS FEDERAL CREDIT UNION

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www.conchoeducators.org