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Let Us 'Show You the Money'

Are you in the market for a new or used car? Here's a rule of thumb for saving some serious cash when financing your automobile. Always question your financing possibilities, cash back options, and 'low' dealer rates. Before making the decision to buy a vehicle, come by New Mexico Central Credit Union and check out our great financing rates. Chances are you could get a better deal with your Credit Union.

If the total financing charge at the dealership is less than the cash back offered, you may save money by choosing the cash back option and then financing your vehicle at New

Mexico Central Credit Union. With our affordable rates on auto loans, you could get a better deal than you imagined.

For more information on vehicle financing, call or come by your Credit Union. ■



We're Almost There!

Construction has been underway for our new location at 10001 Lomas Boulevard NE. Our new building, which spans almost 6,200 square feet, will be on the north-east corner of the Lomas and Eubank intersection. We hope to be completely moved into the building by the middle of November and ready to help our members!

All of us here at New Mexico Central Credit Union are excited for our move and hope that our new lo-

cation helps better serve all of our members. We will be conveniently located off of I-40 for easier access.

Plus we will have multiple drive-up lanes, a drive-up ATM, and a secured night depository — all for added convenience.

Please stay on the lookout for upcoming grand opening events and our spe-

cific move-in date. We want all of our members to be a part of this exciting new move! ■



Protect Your Checks From Fraud

At New Mexico Central Credit Union we take every precaution to protect your account and checks from fraud. Your checks are printed on paper with embedded security features to protect them against alteration and counterfeiting, and precautions are taken in the handling and delivery of your checks. You can make a difference. Take action to prevent criminals from getting their hands on your checks and to safeguard your check's integrity.

DO:

- Treat your deposit slip as if it were a check; remember your account number is on it.
- Check your statements carefully against your check register.
- Avoid writing checks with pencil or erasable ink.

DON'T:

- Give your account number over the phone to anyone you don't know.
- Write your credit card number on your checks with payments.
- Leave large or blank spaces in the check box or the amount line.

If you ever believe your checks or debit card have been lost or stolen, report it immediately to the Credit Union.

FYI

Shared Branching Locations

Look for the Swirl!



We have branches everywhere!

- 2,900 nationwide locations
- 30 statewide locations
- 12 city wide locations

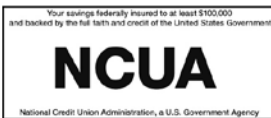
Log-on to

www.creditunion.net

to learn more about Shared Branching and find the location nearest you!



NEW MEXICO
CENTRAL
CREDIT UNION



Location

8418 Zuni Rd. SE
Albuquerque, NM 87108

Phone

(505) 266-8611
Toll-free:
(888) 33-NMCCU
or (888) 336-6228

Fax

(505) 268-0885

Central Access® Audio Response

866-886-6228

Web site

www.nmccu.org

E-mail

cinfo@nmccu.org

To report your lost or stolen ATM/
Debit Card after CU hours, please
call 1-800-754-4128.

Your Holiday Club Account

If you have a holiday club account, please note that the balance in your club account will be transferred to your regular share account and will be available for withdrawal or transfer after the first week in November. Payroll deductions to your club account will continue automatically for next year. Please contact the Credit Union if you would like to make any

changes to your deduction. This is a great way to save for those extra year-end expenses.

If you don't already have a holiday club account, it's as easy as a phone call to get started! ■



Accessing Your Own Cash Shouldn't Cost You Money!

Spending hard-earned cash on yourself is one thing, forfeiting it to escalating ATM fees is quite another. Using the wrong bank ATM often means paying a surcharge both coming and going. Fortunately, we're here to help!

Because you are a member with New Mexico Central Credit Union, you won't ever have to pay a surcharge when withdrawing cash or making deposits at one of the 25,000 CO-OP Network surcharge ATMs nationwide. We want to make sure you never have to pay outlandish fees to get your own money.

Moreover, saving money isn't the only advantage. Through the CO-OP Network, ATM access is not only free, but also easy and convenient. CO-OP Network ATMs are everywhere, with an emphasis on locations that are in well-lit areas and inside secure buildings. Partnerships with 7-Eleven stores and grocery retailers around the country allow our members in-store ATM access at locations where you live, work, and shop!

We believe it's simple — you shouldn't have to spend money to get your money.

To find a CO-OP Network ATM in your area, visit **www.co-opnet-work.org**. ■



Holiday Schedule

NMCCU will be closed in observance of the following holidays:

Columbus Day — Monday, October 13, 2008

Veterans' Day — Monday, November 9, 2008

Thanksgiving — Thursday, November 27, 2008

Christmas — Thursday, December 25, 2008

New Years — Thursday, January 1, 2009

