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Borrow from the Credit Union - Right at the Dealership

Now you can have the best of both worlds — borrow from New Mexico Central Credit Union when you choose your vehicle at the dealer. Our lending program for new cars and trucks — right at the dealership — offers genuine benefits for financing:

- Superior service to customers and dealers
- Quick turnaround time on applications
- A variety of financing options
- Great credit union rates

Unlock the door. When it comes to auto loans, we hold the key. ■



Protect Yourself and Your Home from Predators

Once the lender files a “notice of default” with the county, your money troubles become public record. Predatory lenders and other opportunists check the county records regularly to find homeowners in financial trouble. To avoid becoming a victim and possibly losing your home:

Do:

- Beware of loan modification services that charge a high upfront fee for something you can do free, directly with your lender or with the help of a legitimate nonprofit housing counselor.
- Be suspicious of anyone who contacts you to buy your house or offers you a loan or service they promise will solve your problems.
- Avoid high-pressure lenders, or anyone who encourages you to take on a bigger debt or higher payments than you can handle.
- Look out for predatory loan terms, such as a big prepayment penalty, an excessively high interest rate, or a balloon payment due. If you’re not sure what to look for, have someone you trust review the documents.

- Get all loan terms and promises in writing.
- Contact a HUD-approved housing counselor (www.hud.gov) or the National Anti-Predatory Lending Consumer Rescue Fund (www.fairlending.com) if you suspect you are being targeted by a crook or believe you may be in an abusive loan.

Don't:

- Move out of your house because someone promises to make the mortgage payments for you.
- Sign anything you don't understand. Have someone you trust review all documents.
- Allow someone to assume the loan without the lender's written permission and without their formally releasing you from liability for the mortgage.
- Deed your property over to anyone. Signing your home over to someone else does not release you from your mortgage obligation.

Come see us at New Mexico Central Credit Union, whether your mortgage is with us or not, we can help steer you in the right direction. ■

Please Join Us for Our Annual Meeting

Please join us Wednesday, February 17 at 5:30 p.m. for this year's Annual Meeting. The meeting will be held at the Credit Union, 10001 Lomas Blvd NE in Albuquerque.

Each year the Credit Union holds an Annual Meeting to report to its members about the previous year, vote for the candidates for the Board of Directors and the Supervisory Committee's upcoming term, and create plans and establish goals for the new year. Any nominations should be submitted in writing by February 5.

Please attend the Annual Meeting! As a member of NMCCU, your opinion and vote are very important. Remember — one member, one vote! ■

FYI

Shared Branching Locations

Look for the Swirl!

We have branches everywhere!



- 3,700 nationwide locations
- 35 statewide locations
- 15 city wide locations

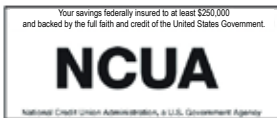
Log-on to

www.creditunion.net

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



NEW MEXICO
CENTRAL
CREDIT UNION



Location

10001 Lomas Blvd. NE
Albuquerque, NM 87112

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.

New Mexico Central Credit Union: Still Here for You

You already know that today's economy is the most challenging in our lifetimes. We at New Mexico Central CU can help you meet your personal finance challenges.

Amid the gloomy headlines about home sales and mortgages, and the economy in general, NMCCU continues to be a source of good news — and good loans. The reason is simple, and comes from the credit union difference. Lenders accountable to stockholders must generate earnings to pay those investors. Not-for-profit credit unions are owned by their members — you and other consumers — and thus have no motivation to maximize profits at the expense of borrowers. Instead, NMCCU makes responsible loans at fair rates. An NMCCU lender has no

wish whatsoever to put you or other borrowers into home loans that are not in your best interest. A credit union lender works for a situation where everyone wins. And NMCCU is lending!

You can participate in NMCCU's exceptional member service and an array of loan and savings products that serve you and your goals. Your family members are eligible for membership as well. And your accounts are insured by an agency of the federal government to at least \$250,000.

NMCCU invites you to call or stop in to discuss your concern, whether it be a need for credit lines, ways to save with insured savings vehicles, or how to make the most of your paycheck. We look forward to serving you. ■

Making Money-Savvy Kids

Teaching basic money management skills to children is critical. A first step is opening a savings account for your child at New Mexico Central Credit Union. Our youth savings program helps teach children to become regular savers and responsible borrowers now, so they'll be prepared when they're out on their own — no matter how far down the road that might be. We make saving money fun, while demonstrating the power of savings to help youngsters reach their goals.

Don't wait. Help your children open a share savings account and encourage them to add to it each week or month. Come see us today to start your kids on the road to confident money management. ■



Holiday Schedule

NMCCU will be closed in observance of the following holidays:

Dr. Martin Luther King, Jr.'s Birthday

Monday, January 18



Presidents' Day

Monday, February 15

