

Central Newslines

Protecting Your Money And Your Peace of Mind

At New Mexico Central Credit Union, safeguarding your account is an important part of our business. We are proud to provide unparalleled card security as part of your credit union membership.

No matter how careful you are with your financial records, criminals still find ways to access your card information to make unauthorized purchases. To combat this threat, we use the leading fraud protection service to monitor your accounts and detect suspicious activity.

How it works

- The service has information about fraud that has occurred for other cardholders
- The service learns your normal spending patterns
- Based on a combination of this information, the service evaluates your transaction. If the transaction is considered risky, a fraud specialist will contact you to verify if you

authorized the transaction

- If you confirm the transaction is legitimate, there is no impact
- If you confirm that you did not authorize the transaction, that card is immediately blocked to stop more fraud from occurring. If the fraud specialist cannot reach you, a message will be left and your card may be temporarily blocked until you return the call

How you can help

- Protect your card and card information.
- Regularly monitor your statements for any activity that is not yours.
- If you are contacted by a fraud specialist, please return the call as soon as possible.
- If the fraud specialist calls you, you will not be asked for any personal information.
- If you call the fraud call

center back, you will be asked to verify your identity.

- Make certain that the phone number you have on file with the credit union is current so you can easily be contacted if any questionable activity is detected on your account. If your cell phone number is your primary contact number please have this listed as your home or work phone number on your account.

To learn more about how we safeguard your account, please contact a Member Service Representative at 505-266-8611 or visit our web site at www.nmcccu.org.



Upcoming Holidays:
Monday, September 5th
CU CLOSED



Ditch the Lattes & Travel the World!

Today's society is fast-paced and consumer driven. This means that the way we operate these days, a little bit of money gets spent in a lot of different places. If you are not careful, these tiny expenses can add up. Things like coffee, eating out for lunch, paying for parking or going out to the movies may all seem minor, but all put together they wind up costing you. Even if you keep your overhead expenses low, or perhaps bike to work instead

instead of driving to save on gas, chances are that you could probably save even more by making a few small adjustments to daily expenses. While those adjustments are small, they can make a big difference; you could end up saving as much as thousands of dollars each year. These are just a few simple ways to carve a little more savings out, but there are more where that came from. Consider ways to incorporate any of the following as well:

1. When you go to the grocery store, bring a list and stick to it! This way you can avoid impulse buys on things that you don't need.
2. Be resourceful. Reuse grocery bags for your trash cans, get a sewing kit and patch up tears whenever possible so that you don't have to buy new clothes and can get the most out of what you have.
3. Pay your bills on time every month to avoid unnecessary late fees.
4. Borrow books from the library instead of buying them new. If you like to own your own books, consider getting them used.
5. Ride your bike to work or take the bus a few days a week to save on gas expenses. If you drive less you are eligible for a discount on your car insurance, possibly as much as \$30 per month or more. There may be other ways to reduce your car insurance rates. Check with your provider for more information.

Taking on Two Jobs

After working a full day at the stables of her horse transport and training business, Melissa Weiser heads to BJ's Restaurant and Brewhouse.

But the 40-year-old from Los Angeles isn't grabbing a drink with friends. She works evenings as a waitress to make up for the dip in her business and to get health insurance. "I can be pretty exhausted by the end of the day," she says, "but I manage by micro-managing every moment because I know I need to do both jobs well." Ms. Weiser is one of 7.3 million Americans that the U.S. Bureau of Labor Statistics says hold more than one job simultaneously.

Although moonlighting sounds like a good way to earn extra income or make up for pay cuts, career experts say workers should think twice before taking on a second job. The additional load can increase job stress, lead to burnout and potentially jeopardize your day job. So it's important to plan carefully and factor in time and expenses like commuting and child care.

Employees should review their employment agreement and handbook for rules about taking on a second job. Many companies have non-compete policies that prohibit working for competitors or require employees to get approval of outside work to ensure there's no conflict of interest.

Salaried employees should also consider their "duty of loyalty," a legal obligation to act in the interest of the employer, says Debra Katz, lead partner at Katz, Marshall & Banks, a Washington, D.C., law firm that specializes in employment law. You don't want to give employers the impression that you're always tired, late for work and less committed. "It gives employers grounds to say that your work is suffering and this can affect your employment status, pay and promotions," she says. Even if disclosure isn't required, Ms. Katz advises being forthright about the second job to avoid future problems. Plus, an understanding boss can help make your juggle easier.

But be sure to keep the two jobs separate. Don't work on outside

projects while on company time, and don't use any company resources for outside work. Both actions can get you sacked. There also are tax considerations. "An increase in combined pay may put you into a higher tax bracket, but it will only be a percentage of what you make so you'll almost always be better off financially," says Robert Wilson, a certified public accountant and investment adviser at Wealthcare Capital Management in Richmond, Va. He recommends consulting a financial planner, who might, for instance, suggest that you claim fewer exemptions on the second job or request that an additional 2.5% to 5% of your gross pay be withheld for taxes.

Finally, don't sacrifice adequate sleep or a healthy diet since you're putting more demand on your body.

Content from www.wsj.com

How Heavy Can a Backpack Get?

The fastest growing backpack by sales at L.L. Bean Inc. this back-to-school season is the Turbo Transit II. It's the retailer's largest daypack—measuring 2,400 cubic inches, about the capacity of a small dorm refrigerator—with a separate compartment at the bottom that allows a child to store a change of clothes or shoes. "It's a really valuable tool, like a car trunk," says Pam Jones, senior designer of the travel division at L.L. Bean, which specializes in outdoor equipment. The pack is nicknamed the minivan at the company because of its capacity and versatility, she says.

The amount of stuff kids haul around on their backs has increased over time, leading manufacturers to make packs with more ergonomic features to help avoid injury. Some kids carry all their books, a laptop and other electronics all day due to limited

time between classes. Many schools also are doing away with lockers because of security concerns. A loaded backpack shouldn't exceed 10% of a child's body weight, according to recommendations from the American Occupational Therapy Association Inc., a professional group that sponsors a National School Backpack Awareness Day each fall. That means, for instance, a 100-pound teen should only be hauling 10 pounds. In reality, the average child carries about 22% of his or her body weight, according to the American Chiropractic Association. That's more than twice the recommended amount.

There were an estimated 27,900 backpack-related injuries among U.S. kids and adults last year, according to the Consumer Product Safety Commission. Most injuries occur to the upper back, as many kids grab one strap and go, says Cynthia Vaughn, spokesperson for the ACA and a doctor of chiropractic

in Austin, Texas. The resulting strain and inflammation frequently resolve on their own. But if a child keeps up the same motion, it can lead to more serious problems including damage to the brachial plexus network of nerves that conducts signals from the spine to the shoulder, arm and hand, Dr. Vaughn says. Wearing a backpack incorrectly can also hurt a child's posture, says Scott McGuire, product director of equipment at outdoors brand North Face, part of VF Corp. A backpack worn too low will cause the child's shoulders to hunch and his or her neck to lean forward. Also a heavy pack causes a high-level of frustration, as some children resort to dragging their pack. Wearing a backpack incorrectly can also hurt a child's posture, says Scott McGuire, product director of equipment at outdoors brand North Face, part of VF Corp. A backpack worn too low will cause the child's shoulders to hunch and his or her neck to lean forward.

Also a heavy pack causes a high-level of frustration, as some children resort to dragging their pack.

When buying backpacks for school kids, parents should look for padded straps, padding on the back of the pack and side pockets for bottles. When wearing them, weight should be distributed evenly by using both straps.

Shoulder straps should be adjusted so the pack fits snugly on the child's back. Heavier items should be loaded closest to the child's back in order to maintain balance and posture. And the pack's bottom should rest in the curve of the lower back.

Content from www.wsj.com