



**STATE
EMPLOYEES
CREDIT UNION**

Newsletter

4th Quarter - October thru December 2011

Still Here. Still Free!

SECU is still making a huge difference in your communities with free services.

While nearly identical in spelling, there is a huge difference between FEE & FREE. At State Employees Credit Union, we understand the effect these two words can have on our local families and communities. We understand because we have been, and continue to be, your locally owned and operated financial institution since 1958. Services and decisions are based on our local market, not on a national campaign.

Since the beginning, SECU was formed to combat the rising fees and rates of local and national banks. Fast forward to the present and our goals are still the same, just as banks continue to raise and create new fees.

State Employees Credit Union is a non-profit and every member is an owner. The money we make goes right back to you the member, through low loan rates and the great services we provide you. Services like free checking accounts with rewards, credit cards with no annual service fees, high interest savings accounts, free debit cards and more.

Which one works best for you, FEE or FREE?



Make the Switch!

Check out our new video airing during Monday Night Football featuring the Staff of SECU.

And The Winner Is...

Belen resident Aggie DeVargas was having a difficult day until she received a phone call that blew her away.

Aggie got a call informing her she had won \$15,000 cash in the State Employees Credit Union's auto loan promotional contest.

"This is awesome, this is really awesome!" DeVargas said. "This is something I never, in my lifetime, expected."



DeVargas and her grandson, Michael Valencia III, plan to take a trip to Disney World in Florida because DeVargas attributes her winning to him. "He was the one who brought my luck," she said. "He's the one who convinced me to stop here."

She and her grandson had been shopping in Los Lunas when she told him they had one last stop to make at her bank in Belen before going home. She wanted to refinance her loan on her Dodge Caravan at a better interest rate.

Valencia wanted to get back to his grandmother's house to play Xbox with her. She often plays it with him because it's something she can do in a reclining position. She has a broken back, she said.

continued...

And The Winner Is... *(continued)*

DeVargas had to retire eight years ago due to degenerative disc disease, and a back surgery that just made it worse, she said.

Valencia pleaded with her to stop at the State Employees Credit Union in Los Lunas, where she also has an account, since they were already in Los Lunas. He was in a hurry to get back to her house to eat and play video games. That's how she ended up applying at the credit union for a loan to refinance the loan on her van. "You have to take me to Disney World," Michael told her when she came back into the credit union with her van registration. "How am I going to take you to Disney World?" she asked him, knowing her disability check would hardly allow for such luxuries. "Because we're going to win," Michael said. "What are you talking about?" DeVargas asked him.

While she had gone to get the registration, loan officer David Medina told Michael that his grandmother's refinancing loan would automatically put her in a contest to win \$15,000. "You will win," the boy told her. "You'll take me to Disney World."

DeVargas, who has been a member with the credit union for 15 years, refinanced her van with them, lowering her interest rate from the bank's 22% to 9.5% at State Employees Credit Union.

But at 9 a.m. on Tuesday, Sept. 6, she got that memorable call. "I was just laying down," she said. "I was having a bad day; a really bad day. My pain level was really high, but when I got the call, my adrenaline flew and there was no more pain."

"We actually recorded the conversation," said Harold Dixon, President and CEO of the State Employee Credit Union. "You hear this, 'Yea, yea,' like, 'Who are you guys? I won?'" "How much was that?" DeVargas said. "It was exciting," said Dixon. "Yes, it was," DeVargas said. "It was very exciting."

To read the full story visit
www.secunm.org.

The Perfect Gift

Not sure what to get someone for a birthday or holiday gift? Give the perfect gift every time—give a MasterCard® Gift Card from SECU. Why limit the recipient to a gift card that only works at one store? Give them a card that can be spent at any retailer that accepts MasterCard.

A MasterCard® Gift Card can be purchased for any amount and can be easily replaced if lost or stolen. Stop by a branch and get your friend or family member the perfect gift today.

Before You Take A Trip

As a service to our members, we work with a fraud monitoring program that reviews all ATM/Debit card transactions in an attempt to identify potentially fraudulent transactions before an authorization is given. This program looks at prior history on your card including location and patterns. Transactions outside of your "norm" are suspicious and may be declined.

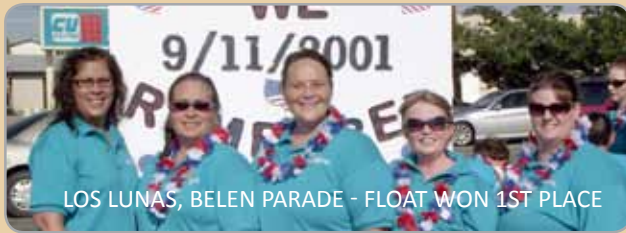
Before you travel out of state or out of the country, give us a call and let us know where and when you will be traveling so that we can place a travel notification on your card(s) and avoid the inconvenience of a declined transaction.

For more information, please contact our Call Center at (505) 983-7328. We would be happy to record your travel dates or further discuss this program with you.





LAS VEGAS SECU PARADE



LOS LUNAS, BELEN PARADE - FLOAT WON 1ST PLACE



SANTA FE FIESTA PARADE



A VISIT FROM THE FIESTA COURT

Dates to Remember

October - December

We Are Closed

- **Columbus Day**
CLOSED Monday, October 10
- **Veterans Day**
CLOSED Friday November 11
- **Thanksgiving**
CLOSED November 24 - 25
- **Christmas**
CLOSED December 24 - 26

Special Events

- **Balloon Fiesta**
October 1 - 9
- **Toyoberfest Begins**
October 5 - 9 @ The Santa Fe Place Mall
- **Halloween**
OPEN Monday, October 31
- **Daylight Savings**
Sunday, November 6
Turn your clocks back 1 hour.
- **Winter Begins**
Wednesday, December 21



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Young & Free
\$15 gift card



Young & Free Checking

Today, you can sign up for our free checking account that will earn you credits every month to spend online for your favorite apps, music, movies and more.

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One Card. Many Benefits.

Whether you need to build credit, do some holiday shopping or just need funds for an emergency, the low interest SECU MasterCard is there when you need it. Apply online today.



A Buyer's Market

Buying Just Got Easier!

We are proud to present SECU's new 30 year home loan with a **low interest rate**, fixed for the first 10 years. The perfect loan for anyone looking to buy a new home. Refinancing options are available. **Reserves to finance this amazing offer are limited so get your home loan today.**

Get Pre-Approved

Apply online, at our branch or give us a call. We'll walk you through the process before you sign a single paper.

www.secunm.org

4.75% APR

- Single Family Homes, Condos & Townhomes
- Must be Owner Occupied
- 85% Loan to Value
- 30 Year Amortization Loan
- Your Loan Stays Local With SECU
- No PMI



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