



Mission Statement

Lea Community Federal Credit Union is a member-owned financial cooperative. We are committed to offering a variety of services to meet our members' needs while maintaining a safe, secure financial cooperative.



A Quarterly Publication of Lea Community Federal Credit Union

Winter 2009

Annual Meeting

Make plans to attend the Annual Meeting on Monday, March 30, 2009 at the Hobbs High School Cafeteria starting at 7:00 pm.

One of the many advantages of credit union membership is that members own the Credit Union and have the power to elect its leadership. Be on the watch for the annual mailing for nominations to the board. Each member has one vote and a voice in the way the Credit Union is run.

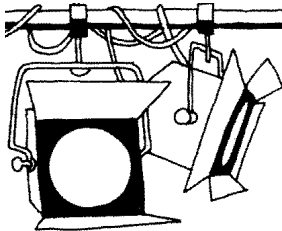
Refreshments will be served and door prizes awarded including collector coins, jewelry, electronics, and tools. •

ANNUAL MEETING

Monday, March 30

Hobbs High School Cafeteria

7:00 pm



Product / Service Spotlight: PREPAID DEBIT CARDS

Don't want a checking account? Can't qualify for a checking account? Well look no further. The Credit Union is now offering VISA

Prepaid Debit Cards. Load the card as many times as you want, either at the Credit Union or at www.cumoney.com with amounts from \$10 to \$5,000. Activation is easy – call the telephone number provided, enter a few pieces of information, change your PIN, and you're ready to go.

Initial fees are \$5 for members and \$7.50 for non-members. Ongoing fees are usually less than those offered by other merchants. Dare to compare and see! Cards are mailed to you within 7-10 days and automatically reissue if active with a balance after 30 months.

In addition, the Credit Union is offering VISA TravelMoney and VISA Gift cards. These cards are instant issue and have certain restrictions. Initial fees are \$3 for members and \$5 for non-members. TravelMoney cards can be reloaded up to three additional times at www.cumoney.com. Gift cards are not re-loadable. All funds loaded at www.cumoney.com are subject to verification and up to a 5-day hold before funds are available.

Come by and visit with a Credit Union representative for additional information about these products or any other Credit Union product. •

Scholarships Are Now Available

New Mexico Credit Union Education Foundation Scholarship Application forms are now available. This is a one-year scholarship in an amount to be determined by the Foundation Board of Directors annually. To qualify, you must be a New Mexico student who attends an

accredited New Mexico college or university.

This is a one-time scholarship. Students who wish to receive an additional scholarship must reapply each year. Scholarships will be awarded based on available funds and the applicant's eligibility.

Come by and pick up your application today. •



New MasterCard Debit Program

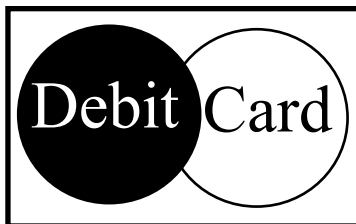
The Credit Union will be converting your current Visa Debit Card to a **MasterCard Debit Card** during January and February 2009. Once you receive and activate your new MasterCard Debit Card, your Visa Debit Card will be deactivated.

Your new MasterCard Debit Card will work just as your Visa Debit Card did at all your favorite merchants that accept MasterCard. (ALERT: Please contact all merchants using your Visa Debit Card for automatic transactions and give them your new MasterCard Debit Card information.)

Lea Community Federal Credit Union has made some enhancements to the MasterCard Debit Card program that we hope you will find more convenient. You will now be able to activate your MasterCard Debit Card by telephone through a Voice Response Unit (VRU) available 24 hours a day. The number for the VRU is 800-466-0040.

When using the VRU you will be asked some security questions that include the last 4 digits of your Social Security Number and your birth date in an 8-digit format (MMDDYYYY). You will also be able to change your PIN using the VRU as well as at any CU Anytime ATM. Of course, you may also still visit the Credit Union to update your MasterCard Debit Card.

Your MasterCard Debit Card will have a 3-year expiration date. When you receive your replacement MasterCard Debit Card and activate the card by accessing the VRU, your expired MasterCard Debit Card will automatically deactivate. If you do not activate your new or replacement MasterCard Debit Card within 60 days of issue, you will not be allowed to activate the card using the VRU but you will be able to activate the card at the Credit Union after this 60 day period.



If your MasterCard Debit Card is lost or stolen at night, on the weekend, or on holidays, you should call 888-241-2510 (outside the USA call collect 909-941-1398) to close your MasterCard Debit Card. Please do not wait until the Credit Union is open to report your MasterCard Debit Card lost or stolen. The sooner you report the card missing, the sooner the Credit Union can block the card and prevent unauthorized transactions.

Your MasterCard Debit Card can be used at any merchant or ATM displaying the logos of these networks: MasterCard, Cirrus, Maestro, Pulse, CU

Anytime, and CO-OP. You will be able to perform the same transactions you currently do, in addition to postage stamp vending purchases. Currently, deposits are not allowed.

Your share savings and share draft (checking) account can be accessed at ATMs. ***The Credit Union has increased your daily limits to \$305 for ATM withdrawals and \$750 for purchases for a combined total of \$1,055 per card.*** The actual amount available is confined to these limits or by your account balances at the time you attempt a transaction, whichever is less.

Lea Community Federal Credit Union will continue to monitor your MasterCard Debit Card for unusual activity. If you receive a telephone call to verify transactions on your MasterCard Debit Card, the person calling may be calling on behalf of the Credit Union. However, even if the Credit Union calls, staff will not ask for the entire MasterCard Debit Card number or Social Security number. If you are ever unsure of the validity of a caller, please call the Credit Union before giving any confidential information.

Another enhancement made is mandatory enrollment in MasterCard SecureCode. The purpose of MasterCard SecureCode is to increase security for online transactions, reduce Internet fraud, and prevent identity theft.

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MasterCard Debit Program

continued from page 2

The Credit Union recommends that you enroll your MasterCard Debit Card and any other MasterCard product at www.mastercard.com/securecode.

When you enroll in the MasterCard SecureCode program you will be asked to verify the last 4 digits of your Social Security number, the card expiration date, and your birth date for your MasterCard Debit Card. Be aware that the Lea Community Federal Credit Union will not be able to reset your MasterCard SecureCode.

If an online merchant participates in the MasterCard SecureCode program, you will be asked to enter your MasterCard SecureCode upon checkout. Your purchase will not be approved if your MasterCard SecureCode is entered incorrectly. Not all online merchants participate in the MasterCard SecureCode program. **Remember**, register your MasterCard Debit Card whether or not you plan to make Internet purchases. Registering the card helps to prevent fraudsters from making purchases using cloned or counterfeited cards at participating merchants.

Visit with any Credit Union representative if you have any questions about your new MasterCard Debit Card. We hope you are as excited about this new product as we are. ●

Scam Warning!

There is a phishing scam in which Lea Community Federal Credit Union's name is being used. The scam says that your debit card has been deactivated and you must enter your debit card number to reactivate the debit card.

The Credit Union is NOT making these calls or involved in any manner. If you receive or have received one of these calls, do not give out confidential information.

If you have already given your information to one of these callers, immediately call the Credit Union to have your debit card blocked. ●



What does 'Dormant' Mean?

A deposit account that has not had any activity (withdrawal or deposit of any amount) for a year (excluding dividends paid) is dormant and will be accessed a monthly fee of \$3. This is not intended as a punishment or income-generating fee, but rather as an effort to bring the account inactivity to your attention.

By State Regulation inactive accounts must eventually be escheated (surrendered) to the State as abandoned property. It is the Credit Union's desire to avoid submitting members' funds to the State.

Please review your account statements thoroughly and regularly to ensure active status as well as transaction and balance accuracy. Monthly dormant fees up to \$9 (three months) will be gladly refunded upon reactivation of a dormant account. ●

Using Your Debit Card

Did you know?

- Using your debit card to pay for gas at the pump will place a preauthorized hold on your account between \$75 and \$150 for up to 48 hours.
- Restaurants will add 20 - 25% when authorizing your transaction to allow for tip.
- Hotels will preauthorize your transaction with an additional amount to cover incidentals, and the preauthorized amount will not be available on your debit card for the entire hotel stay.

It's a good practice to ask about extra charges or pre-authorizations before you use your debit card for services. ●

Loan Special: COME BACK HOME!



Bring those vehicle loans back home to Lea Community FCU. We generally provide lower rates and payments over dealer financing. It's about making local decisions and local payments! We're also now offering electronic payment processing. Don't send your money out of town. ●

Holiday Schedule

Lea Community Credit Union will be closed in observance of the following holidays:

Martin Luther King, Jr. Day
Monday, January 19, 2009

Presidents' Day
Monday, February 16, 2009

Happy New Year!

The Volunteers and Staff of Lea Community Federal Credit Union wish you and yours a very Happy New year.

Thank you for letting us serve you. We wish you peace, health, and prosperity throughout the New Year! ●



Congratulations to our Contest Winners!

The Board selected *Colleen Smart's* submission for the newsletter name. Colleen creatively incorporated our new logo into her submission "Let's Chat."

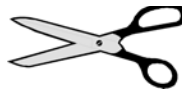
The winner of "Guess the Coin Contest" was *Tom Roane*. Tom's guess was within \$3.90 of the total coin amount of \$571.81. We had a lot of guesses to review ranging from \$5 to \$5,000.

Thanks to everyone who participated! We had many excellent newsletter name submissions to choose from. ●



Colleen Smart

IRA Bonus Rate



Bring this coupon and deposit a new contribution or direct transfer to a term IRA share certificate and receive an additional five basis points (0.05%) interest. Valid from January 1 to April 15, 2009 on one term IRA share certificate. ●

Visit, call, click

Dal Paso Office

2220 N. Dal Paso / P.O. Box 280
Hobbs, NM 88240

Phone: 575.393.1596

1.800.531.0793

Fax: 575.393.1598

Drive In Hours

Monday thru Friday
7:30 am to 5:30 pm

Lobby Hours

Monday thru Friday
9 am to 5 pm

Web Site

www.leacommunityfcu.org

Audio Response

800-724-7578

Virtual Branch

866-922-7191

Check Reorders

800-355-8123

Lost or stolen cards after hours

Debit Cards

800-791-2525

Credit Cards

800-325-3678



Board Members

Trisha Jones, Chair
Don Reese, Vice Chair
Mary Hightower, Secretary
Wanda Bell, Treasurer

R.S. Higgins
Ramona Haynes
M.A. Dunaway
Freda Gleaves
Larry Hanna

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Betty Cathey
Shirley Smith
Tolivar Thomas
Emmett Cohagen
Pauline Hopkins

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Virginia Teague, President/CEO
Vicki Henry, Vice President/CFO
Edna Thompson, Sr. Loan Officer/
Loan Manager
Angela Cranfill, Operations Manager
Brandy Lee, Member Services
Supervisor