

# Membership News Letter

## Merchant Debit Card Breach

Several of our members' debit cards were impacted by a merchant breach in August. FCFCU understands the negative impact this had on travels, shopping and general usage. We apologize for the inconvenience this caused.

On a positive note, we are excited to announce that we will be partnering with the CU Anytime CO-OP. The no surcharge CO-OP network has over 200 ATMs throughout New Mexico that will be available for credit union members. Additionally, as we transition to the CO-OP, we will also be changing our debit card servicing provider.

CU Anytime + New Service Provider = Improved Debit Card Access and Service

**Coming Soon! Watch for Updates!**



## Phones

The credit union continues to experience high call volume. There are several things that can impact the volume, and there are several alternatives available to avoid the frustrations of being put on hold, transferred and/or continuous ringing.

Phone Call Inquires	Alternative to Phone Calls
<ol style="list-style-type: none"> <li>1. Account Balances</li> <li>2. Account Transfers</li> <li>3. Direct Deposit Posts</li> <li>4. Multiple phone calls to re-ask 1, 2 and 3 above.</li> </ol>	<ol style="list-style-type: none"> <li>1. Smart Phone – Mobile Apps</li> <li>2. Automated Remote Teller (ART)</li> <li>3. Home Banking – Bill Pay</li> <li>4. FCFCU website for information</li> </ol>

Please consider using the technology provided to you for convenience and ease of banking. If you need assistance with the services available, please come to the branch and we are happy to give you a demonstration on the smart phone and website.

## Loans

The online loan applications and digital signatures have been a big hit! It is no longer necessary for members to wait in the lobby for loan products. We encourage you to take advantage of this great service!

For security purposes, non-employees are not permitted in the branch after closing time. If you are waiting for a loan when the branch closes, you will be asked to 1) leave your completed loan application, 2) complete the online loan application, or 3) come back the following day if you are not willing to do steps 1 and 2. For items 1 and 2, a loan officer will contact you the following day. If the online loan applications are utilized, you can avoid long wait times in the branch.



## Savings Accounts – Type 01

Savings accounts (01) are not to be used as transaction accounts. Regulatory guidelines limit savings account transactions to six (6) per month. The Paperless Transaction Accounts (PTA) #98 and #99 are provided for transaction activity.

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## Our Neighbor – The Body Shop

FCFCU wants to be a good neighbor. We have received complaints from The Body Shop owner concerning members that are parking in The Body Shop's parking lot. On very busy days our parking lot does not accommodate all of our members. In instances such as this, we will open the gates to our back lot for overflow parking. Please be courteous and respectful of our neighbors and park only in FCFCU's parking areas.

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## Dormant Account Annual Review

*Re-establish your inactive account to active status! It is very simple, just perform a deposit or withdrawal and you are done.*

Any deposit demand, savings, matured time or other deposit or official checks which has experienced no depositor/member activity for a period exceeding 12 months is considered **dormant**. An account with no activity in excess of five years is considered **abandoned**.

Financial Institutions are required by state law to adhere to established guidelines for dormant accounts and abandoned property. Once an account is deemed dormant under state law, the state controls what process the financial institution is required to perform.

FCFCU is performing the annual review process of inactive and dormant accounts. Members with dormant/abandoned accounts will receive notification letters with instructions on how to re-establish their accounts to active status.

**Second notifications have been sent – activate your account today!**

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## FCFCU Website Career Page and Job Postings

Don't forget to visit your credit union website for valuable news and events at [www.fourcornersfcu.org](http://www.fourcornersfcu.org). We now have a Career page established. The link can be located by clicking on the "About Us" tab. The information to submit your cover letter and resume can be found on the Career page. Come join FCFCU and be part of our four Guiding Principles of *Teamwork, Accountability, Integrity and Commitment to Excellence*.

