

# MEMBER MATTERS

May 2016

## Best vehicle loans in town

If you think one vehicle loan is the same as the next, think again. White Sands FCU vehicle loans not only feature some of the lowest rates around, but they have a host of other extra benefits you may not know about.

### Super easy application

Applying for a vehicle loan online is fast and easy. Depending on your credit, you may get instant approval and funding in just one business day. Even if you don't get instant approval, our experienced loan staff will still respond to you within one business day. You also have the option of applying by phone, at any branch, and even in area dealerships.

### Flexible terms

You can finance a vehicle at White Sands FCU for up to seven years in some instances. You also have the option of taking 90 days until you make your first payment and can participate in our skip-a-payment program up to twice a year.

### GAP with PowerBuy™

Will your insurance cover your auto loan in the event of a total loss or theft? Probably not. Even the best auto insurance may not cover the entire amount you owe on an auto loan. In fact, if the average new car owner has their vehicle stolen or damaged beyond repair, they could still owe thousands of dollars after the insurance settlement.

Guaranteed Asset Protection (GAP)\* with PowerBuy™ can pay up to the remaining balance of your auto loan after an insurance payout and give you up to \$2,500 in additional funds to finance your next vehicle with us. GAP with PowerBuy makes up the difference between what your insurance policy covers and the amount you still owe — in most cases. So, instead of paying off a substantial loan balance for a vehicle you can no longer drive, you could be free and clear of your car note and have funds to put toward a down payment on a new car.

### Additional protection products

Financing your vehicle with us also gives you access to other



vehicle-related protection products. MPOWER + Tire & Wheel Protection covers tires and wheels plus the cost associated with mounting and balancing. MPOWER + Paintless Dent Protection covers all exterior body panels and is extremely effective for removing unsightly door dings and small dents without the hassle, lost time, or expense of major body work. Finally, MPOWER + Vehicle Return Protection allows you to return your vehicle because of life changing circumstances such as involuntary unemployment or physical disability.

\*GAP with PowerBuy™ is considered insurance coverage in some states.

**WHITE SANDS**  
FEDERAL CREDIT UNION

# Coming soon - checking that pays you back

Soon, you can get your checking account to pay you back. In June, White Sands FCU will introduce a new checking account that makes saving money simple with retail discounts, cell phone protection, travel insurance, roadside assistance, and identity theft assistance — all from an app on your phone. Stay tuned for more information.

## Annual Meeting highlights

Over 150 member/owners of White Sands FCU gathered Thursday evening, April 14 at the Las Cruces Convention Center for the credit union's annual meeting. During the meeting, Chairman Jack Randall updated those in attendance on the state of the credit union while Treasurer Patty Wagner presented highlights of the credit unions financial stability. The business meeting was coupled with a plated dinner, and a donation of \$1,000 made by the credit union members to the Doña Ana County Humane Society.

Each member in attendance who purchased a ticket received a \$25 gift card and a coffee mug. Elizabeth Montoya won a \$250 door prize and Joan McCullough won a \$500 door prize.

*Doña Ana County Humane Society Director Kathy Lawitz (left) accepts a donation of \$1,000 from White Sands FCU members. Also shown are member William Jacobs and employee Melissa McVay.*



## Summer Skip-a-Payment

YES! I want to take advantage of the Skip-A-Payment offer. Please defer my loan payment(s)\* for one month.

Fill out this coupon and return it to your nearest White Sands FCU branch, fax it to 575-647-4540 or mail it to: Member Services, PO Box 99, Las Cruces, NM 88004. You can also request a Skip-A-Payment by calling 1-800-658-9933 or by visiting our website at wsfcu.org.

\*This offer does not include Real Estate Loans and any past due loans. There is a \$10 service fee per loan.

Name \_\_\_\_\_

Address \_\_\_\_\_

Account # \_\_\_\_\_ Social Security # \_\_\_\_\_

Daytime phone \_\_\_\_\_ Evening phone \_\_\_\_\_

1. I want to Skip-A-Payment on the following loan(s):  
# \_\_\_\_\_ # \_\_\_\_\_
2. I would like the service fee (\$10 per loan) to be taken from:\*\*  
 Checking  Savings
3. I would like to skip my payment for the month of:  
 June  July  August

I understand that the terms and conditions of my loan agreement will apply except that there will not be a regular monthly payment required during the month selected as my Skip-A-Payment month. This month will be determined by the date this form is returned to White Sands FCU. My regular monthly payments will resume after the Skip-A-Payment month. I understand that finance charges will continue to accrue during the deferral period, that deferral of my regular monthly payments will result in my having to pay higher total finance charges, and that my loan repayment will be extended. I also understand that White Sands FCU reserves the right to terminate this offer if my financial status changes after approval, but prior to the actual Skip-A-Payment month requested by me.

\*\* If there are not sufficient funds in checking or savings for the \$10 fee, it will be added to the loan principle.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

# Don't get mugged by your mobile

Usually we think of a mobile phone as a tool that offers convenience and personal safety. But it also can be a weapon used against us to steal personal information. Experts say that the same types of attacks that have plagued the online world are migrating to mobile. The National Credit Union Administration in Alexandria, VA reports that members of credit unions across the country have been targets of cell phone scams, mostly phishing. These phishing scams have been in the form of smishing or vishing attacks. Both aim to trick people into revealing sensitive private information, such as Social Security numbers, credit union account numbers, personal identification numbers, and passwords.

The term "smishing" comes from SMS plus phishing (SMS stands for "short message service," used for mobile text messaging). In smishing, criminals are after the same sort of information as in vishing, but they send a text message on a mobile phone instead of calling. A common smishing ploy goes like this: You receive a text



message, seemingly from your credit union, stating that your account has been closed. To reactivate it, you're told to call a toll-free number. When you do, you're asked to enter your account number and PIN.

In vishing, the fraudster calls someone, using a pirated recording of telephone services from a financial institution, to try to extract personal information. For example, the recording informs you that your credit card has been used illegally and asks you to call a fake 800 number, where you'll be asked to confirm account details. Or you may receive an e-mail asking you to call a toll-free number. The consumer's answers are recorded, or saved, and later used to commit identity theft.

The best protection against either vishing or smishing comes down to a simple strategy: Don't respond. If it's a vishing scam, refuse to answer questions and hang up. If it's a smishing attack, don't do what the text message instructs you to do. Then report the incident to White Sands FCU immediately. And remember, we would never ask you for personal information over the phone or by e-mail. We already have this information on hand.

# Claim Your Youth

## Financial education for teens

Claim Your Youth is a teen specific program that is designed for young members aged 13-17. Learning to manage finances is very important, so White Sands FCU offers a program where young adults are given the opportunity to manage their own money, develop budgeting skills and so much more, in a real world setting.

As a teen member of White Sands FCU, you are automatically part of the Claim Your Youth program, with access to the following accounts and services:

- Savings account. Start with an initial deposit of \$5 plus our standard \$10 membership fee. This account starts your membership with the credit union.
- First Checking account with Visa® Check card.\* We won't take your hard-earned money. There's no minimum balance and no monthly service fee for this account.
- Quarterly newsletter. It's mailed to your house and features practical tips and advice on managing your money.
- Claim Your Youth website. This interactive site is updated regularly with new articles and items that will help you stay informed on a wide variety of issues.
- Free Mobile Deposit, Mobile Money and CU Online. Access your accounts from your mobile device or computer. Check balances, deposit checks, transfer funds between accounts, track withdrawals and check clearings, and more.

*\* First Checking must be jointly owned by parent or guardian.*



# Member Matters

May 2016

## Know this:

El Paso  
4545 Hondo Pass  
915-751-9933

Las Cruces  
2190 East Lohman  
575-647-4500

2755 North Main  
575-647-4500

Truth or Consequences  
1914 North Date  
575-894-1411

White Sands Missile  
Range  
Building 143  
575-674-1217

Call Center:  
1-800-658-9933  
575-647-4500

Mailing address:  
PO Box 99  
Las Cruces, NM 88004

Other information:  
Website: [wsfcu.org](http://wsfcu.org)

Transit/routing #  
312276470

24-hr telephone  
banking:  
1-800-462-2406  
575-647-4580

Upcoming Closures:

Memorial Day  
Monday, May 30

Independence Day  
Monday, July 4

Labor Day  
Monday, September 5

Deposits in this credit  
union are federally  
insured by the  
National Credit Union  
Administration to  
\$250,000.

This credit union is an  
equal housing lender.



P.O. Box 99  
Las Cruces, NM 88004

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## Summer Fun Loans are back!

With summer on the horizon you may find that you need a little help with vacation expenses. Don't let these expenses ignite your budget. Stop by or call the credit union for some cool cash with a Summer Fun Loan.

- ◆ Rates as low as 9.65% APR\*
- ◆ Borrow up to \$20,000 for 5 years
- ◆ Easy and fast online application process
- ◆ No payments for 90 days

Apply online at [wsfcu.org](http://wsfcu.org), give us a call at (800) 658-9933, or visit any of our branch locations.



\*Annual percentage rate. Rates subject to change without notice. Subject to credit approval.