



## Chairman's Message: 2015

Season's greetings from the Board of Directors. All of us in volunteer leadership positions and ACU staff extend to you and your families our wishes for a healthy and happy 2015. We renew our pledge to ensure that your credit union will provide the convenient, personalized, and helpful services you count on to meet your financial needs.

We are proud of our accomplishments in 2014 and excited about our bright and positive future as we move confidently into 2015. During this past year you, our members, have

increased savings, paid off loans and made new ones, and managed your financial responsibilities in a way that makes us all proud to be members of the Alhambra Credit Union. Thanks to you, we are a leader for a credit union our size in loan volume, return on assets, and net worth. Here is what we have accomplished in the last few years:

- Assets have grown from \$17,000,000 to \$20,500,000.
- Loan volume has increased from \$11,000,000 to \$13,000,000.
- Highly motivated and trained staff have been available to answer questions and provide support.
- Our leadership team has strengthened its reputation in the industry as forward thinking and member focused.
- Credit union and state banking audits have garnered very high marks for following regulations and providing top solvency and security rankings.

But there is more to be done! Here are some things to look forward to in 2015. We will be updating technology and continue our efforts to go paperless. We will be looking at mobile banking and presence in social media. We will continue upgrading our web based services and exploring the advantages of EMV chip technology. And we will be looking to increase our membership by focusing on the needs of new and younger members.

In closing, I want to say again, what an honor and privilege it is to serve you, our wonderful members of the Alhambra Credit Union family. We are dedicated to meeting your financial needs and proud of the service we provide to you.

On behalf of all of the volunteer leaders and staff of our credit union, best regards and best wishes for 2015,

*Dr. John Durbin, Board Chair*

## Keep Sharing a Good Thing in 2015!

**Refer your family and friends** to become members of ACU.

In 2014, the **Year of the Referral** program was a success with members.

➔ Here are the details for referrals in 2015. When a person you refer ...

1. Becomes a member and applies for
2. A checking account, **VISA** credit card, or a loan
3. You will receive a **\$10 VISA gift card!**

*Must be 18 years or older to participate. Contact ACU for terms and conditions. Alhambra Credit Union reserves the right to cancel the promotion at any time.*

## Annual Meeting

Join us for our 59<sup>th</sup> Annual Meeting!

**WHEN:** Saturday March 14, 2015

**WHERE:** Peoria Community Center  
8335 W. Jefferson Street  
Peoria, Arizona

**TIME:** 9:00 a.m. refreshments  
9:30 a.m. meeting & door prizes

Plan to attend and participate in the election of volunteer representatives for our Board of Directors.

**Become a Volunteer:** If you are interested in serving your credit union, please submit a résumé to Debra McConnell at [info@alhambracu.coop](mailto:info@alhambracu.coop) or call 602.246.5120 ext. 207.

## Get to know your Credit Union in 2015

During 2015 we will showcase **15 different services** that benefit you. Starting off the year is ...

### ★ January

**Bill Pay** Let your New Year's resolution be to pay your bills online anytime, anywhere 24/7

### ★ February

**NetBranch** Online banking is accessible 24/7 to view your account and receive your statements electronically

### ★ March

Introducing **MOBILE BANKING!**

? Have questions about any of these services? Contact us at [askme@alhambracu.coop](mailto:askme@alhambracu.coop)

or stop by one of our offices. We'll make it easy for you to enroll in these great services!

### Board of Directors

Dr. John Durbin	Chairman
Bill Simmons	Vice-Chairman
Dolores Rivera	Secretary
Tom Shipe	Treasurer
Humberto Rico	Director
Lyndon Larson	Director
Deborah Hallahan	Director

### Supervisory Committee

Deborah Hallahan	Chairperson
Robert Johnston	Member
John Zeller	Member
Debra McConnell	Credit Manager

### Asset/Liability Committee

Tom Shipe	Chairman
Bill Simmons	Member
Dr. John Durbin	Member
Lyndon Larson	Member
Debra McConnell	Member

### Staff – Phoenix

Debra McConnell	President/CEO - x 207
Erma Frank	Administration Officer - x 206
Ed Moraga	Operations Manager - x 216
Lynn Moore	Accounting Mgr - x 222
Kristin Petterson	Loan Supervisor - x 218
Lisett Olsen	Acct Services Officer - x 204
Anahi Rodriguez	Sr. Loan Officer - x 202
Michael Mitchell	Financial Srvc Rep II - x 234
Sophia Arellanes	Financial Srvc Rep II - x 235
Destanye Baldwin	Financial Srvc Rep - x 239
Sue Vernon	Financial Srvc Rep - x 240

### Staff – West Valley

Sonia Cardona	Mbr Relations Mgr - x 229
Christina (Tina) White	Sr Loan Officer - x 228
Angela Dela Pena	Financial Srvc Rep II - x 238
Caitlin Frank	Member Service Rep - x 237

### MISSION STATEMENT

*Alhambra Credit Union provides personalized, convenient services and assistance to help credit union members achieve financial security*

### ALHAMBRA CREDIT UNION

#### Phoenix Branch

7339 N. 35<sup>th</sup> Avenue—Phoenix, AZ 85051  
602.246.5120 • Fax 602.433.1437

#### West Valley Branch

13331 W. Indian School Road #205  
Litchfield Park, AZ 85340  
602.246.5120 • Fax 623.925.1318


#### HOURS

**Mon. Tues. Thurs.** 9:00–5:00  
**Wed.** 10:00–5:00 **Fri.** 9:00–5:30  
CLOSED—Saturday & Sunday

#### • 24/7 Account Access •

'AL' the Account Line—1.877.442.5948  
Online—www.alhambra.cu.coop

#### • Weekend Access •

Member— CO-OP Shared Branch  
Locate CO-OP Shared Branch locations on our Website

### • Holiday Schedule •

Your Credit Union will be closed on

#### •Martin Luther King, Jr. Day•

Monday—January 19, 2015

#### •Presidents' Day•

Monday—February 16, 2015

### Tips for Tax Season



When filling out your tax form for direct deposit of a refund, be sure to

- give your account number
- specify checking or savings

This will insure proper posting of the deposit. If you have any questions, please call Lynn at extension 222.

▶▶▶ **Turbo Tax** will be available online through **NetBranch**.

## ... Welcome ... Sue Vernon



**Sue Vernon** is our newest employee. She will be providing service for our members at our Phoenix Office. Come by and say 'hi' to Sue!

### ANNUAL NOTICE REGARDING NON-VISA PINLESS DEBIT TRANSACTIONS

You may use your Visa Debit Card to initiate both Visa debit transactions and non-Visa debit transactions without using a personal identification number (PIN) to authenticate the transactions.

To initiate a Visa debit transaction, you may sign a receipt, provide a card number or swipe your card through a point-of-sale (POS) terminal and choose to route the transaction over a Visa network.

To initiate a non-Visa debit transaction, you may enter a PIN at a point-of sale terminal or, for certain bill payment transactions, provide the account number for an e-commerce or mail/telephone order

transaction after clearly indicating a preference to route it as a non-Visa transaction. We have enabled non-Visa debit transaction processing on the CO-OP, NYCE, Pulse, STAR, and ACCEL/Exchange networks.

The rights and protections applicable only to Visa debit transactions, including additional consumer liability limits and streamlined error resolution procedures, as described in your Electronic Fund Transfers Agreement and Disclosure will not apply to transactions processed through non-Visa networks.

Please contact the Credit Union at ext. 222 with any questions you may have regarding this notice. Thank you.