



HEADS-UP

JANUARY 2012

KIRTLAND FEDERAL CREDIT UNION

Federally Insured by NCUA

Voice Mail and Text Message Scam Alerts



KFCU members in the Albuquerque area have recently been contacted on their cell phones by fraudsters using voice mail and text messages in a scam. These messages may look or sound very official, but beware—fraudsters are trying to access your personal financial information! This scam's focus is to tell you that your debit card has been locked and you must respond in order to be able to use your card again. The fraudster's message may also ask you to call them back...if you do, they'll try their best to sound official and convince you to surrender your personal financial information. **DON'T DO THIS!!!**

The fraudsters are pretending to call or text from KFCU and other credit unions in the area. They are requesting

debit card information along with your personal identification number (PIN), the 3-digit code on the back of your card (CVV number), and other personal information. Protect yourself by **NEVER** divulging your information to any stranger. You can **ALWAYS** contact KFCU directly utilizing our published phone numbers (1-800-880-5328 or 505-254-4369) to verify the message's origin or to let us know you were tricked into giving out personal information.

Kirtland Federal Credit Union will never ask anyone in a text message, email, phone call or letter for debit or credit card numbers, PIN numbers, CVV numbers or any other personal information. These attempts are **NOT** the result of credit union information being compromised. KFCU records **HAVE NOT** been breached, hacked, or stolen.

If you're contacted, hang up or delete the message. You may also choose to report the scam attempt by calling the New Mexico Attorney General Office at 1-800-678-1508.

Through a partnership with **Identity Fraud, Inc. (IFI)**, KFCU offers a comprehensive suite of protection products. Go online to www.identityfraud.com/kirtlandfcu to check into several plan options or ask for a program flyer at any of our branches.

Free Seminar: Secrets of Starting a Small Business Panel Discussion

Saturday, January 28
9:30am-12:30pm

Do you dream of owning your own business? Would you like to make extra income from a personal hobby or skill? This workshop will cover the basic steps to start a small, home-based business including:

- Key components of a business plan
- Methods for defining a viable product and market
- Break even analysis and how to set realistic financial goals
- A review of the many resources and organizations that are available to support your efforts

Guest Speakers:

- Stacy Sacco, *Rio Rancho Regional Manager, WESST Enterprise Center*
- Aaron Lundquist, *Certified Business Analyst, New Mexico Small Business Development Centers*
- Francisco Tapia, *Small Business Office, Kirtland Air Force Base*
- Susana Vasquez and Roberto Holness, *Owners, Pet Food Gone Wild, www.petfoodgonewild.com*

Location: Gibson Branch
Snacks and beverages provided.
Please RSVP at www.kirtlandfcu.org or call 254-4340

2012 Youth Savings Carnival

Saturday, February 25
10:00am-2:00pm
NMANG Armory on Wyoming

KFCU Annual Membership Meeting

Tuesday, February 28
4:00pm
Location: Gibson Branch



Look for KFCU on Facebook. Our page contains our logo.



Saving Taxpayer Dollars

Reducing the Surplus Dollar Coin Inventory

Due to lack of demand for Presidential dollar coins, the U.S. Mint is suspending their production. Nearly 1.4 billion surplus dollar coins are sitting in Federal Reserve vaults. By halting production, taxpayers will save at least \$50 million per year in their creation and storage costs.

REACH US

- Member Services - 505-254-4369 or 800-880-5328
- Teller Phone - 505-254-4367 or 800-880-8277
- Direct Extension Dialing - 505-254-7070
- Loans by Phone - 505-254-4368 or 800-239-8709

LOCATIONS

- 6440 Gibson Blvd. SE
- 8900 Montgomery Blvd. NE
- 10200 Corrales Rd. NW
- 3650 Sherman Ave. SE (KAFB)

HOURS

- City Branches
- Mon. - Thurs. 9am-5pm, Fri. 9am-6pm, Sat. 9am-3pm
- KAFB Base Branch, 3650 Sherman Ave. SE
- Mon. - Thurs. 9am-4.30pm, Fri. 8am-4.30pm, Sat. Closed



As You Prepare To Travel...

Cases of fraud and identity theft are occurring at ever increasing rates worldwide. To protect our members, we have an automatic security feature on our ATM, Credit, and Debit cards. This feature monitors purchase activity patterns as the cards are used, checking them against recent fraud patterns. If the automatic monitor picks up atypical transactions, you may be contacted by one of our representatives. Ensuring we have your correct and current contact numbers will

help this process. During the phone call, we will ask verification questions to ensure you're the owner of the account, and then ask about the atypical activity on your card. We **WILL NOT** ask for your card number, pin, CVV code or other sensitive information. If you plan on traveling, please call us at **505-254-4369** to let us know your travel dates and locations so the automatic alerts can be anticipated. This will prevent the inconvenience of having your card temporarily inactivated as you travel.



Gearing Up for a New Beginning—Retirement



People who are getting ready to wrap up their careers and leave the working world often refer to retirement as “a new chapter” or “the next act” in their lives—and rightly so. As a pre-retiree, you may have even used those analogies yourself. But do you also realize that it’s possible to play a leading role in determining how your retirement story will unfold?

AN OUTLINE FOR SUCCESS

You can start by plotting out exactly which options, resources and strategies you’ll need to take advantage of in the near future. For example, ask yourself the following questions:

“When exactly will I retire?”

Have you pinpointed your target retirement age yet? Even a couple of years can make a big difference in your personal savings

and the amount of Social Security income you’ll receive. For example, depending on your year of birth, you may not be eligible for full Social Security benefits until age 67. What’s more, delaying Social Security benefits beyond that age may actually earn you “delayed retirement credits.”

“Which accounts will I use and when?”

These days, it’s not uncommon for pre-retirees to hold retirement assets in several different types of accounts, such as employer-sponsored plans, IRAs, annuities and regular investment accounts. Therefore, you’ll probably need to think about which accounts to tap first. Generally speaking, the longer your money can potentially compound in tax-advantaged accounts, the more you may be able to accumulate for retirement overall.

“How much will I need to withdraw?”

There is no rule of thumb—such as withdrawing 5% of your balance annually—that fits everyone. Instead, you need to identify your specific cost of living requirements and plan accordingly. But consider this: If you were to withdraw 4% of a \$500,000 nest egg each year, it would take more than 40 years to deplete the account (*assuming 3% inflation and 6% investment returns annually*). But by withdrawing 8% each year, you’d deplete the account in only about 17 years.¹

SO, WHAT’S THE CONCLUSION?

If you’re among the millions of pre-retirees getting ready to turn the page to a new stage of life, the next step is to recalculate your retirement savings goal in order to confirm that you’ll be able to address the priorities discussed above. After all, the planning you do now can have an enormous impact on your financial ability to live in financial security for the rest of your life.

Call Kirtland Financial Services today at 505-254-4363 to schedule an appointment to discuss your retirement plan options.

¹Hypothetical example for illustrative purposes only.

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or its licensed affiliates.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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