



PERMACULTURE CREDIT UNION

Established: May 18, 2000

June 2005

5th
Anniversary

ONE PHISH, TWO PHISH, RED PHISH ... CU PHISH?

By Susan Coulter

Just when you thought it was safe, “phishers” are focusing on credit unions. Pronounced ‘fishing’, this activity is becoming very common. Phishing attacks use both social engineering and technical means in an attempt to steal information from individuals. These attempts come in the form of e-mail and pop-up web browser ads, among other mechanisms. By posing as a legitimate entity, such as a credit union, they try to coerce individuals to release private information such as Social Security numbers, credit card, bank and credit union account numbers, passwords and user names. Usually the scam results in directing individuals to bogus web sites posing as legitimate sites. It is fairly simple to mimic web sites by downloading the images and copying the text and font styles onto a new site and naming the site in a similar manner. These sites then ask you to enter information related to accounts normally used at that site. This activity - a play on the word “fishing” - is based on the idea that bait is thrown out with the hopes that while most will ignore the bait, some will be tempted into biting.

In a successful 2003 phishing scam, users received e-mails supposedly from eBay claiming that the user’s account was about to be suspended unless they clicked on the provided link and updated the credit card information that the genuine eBay already had. The newest target of phishers is small financial institutions, including credit unions. Please be aware of the existence of phishing, and check all correspondence asking for personal information very carefully. The PCU does not currently send typical member communication via email. If you receive an email purporting to be from the PCU, please do not respond to it, and instead please contact the office by phone.

Below is an example of an actual phishing email currently being circulated. Please stay alert !!

“Re:Account Info Verification:

Case ID Number: PP-065-617-349

Dear FCU holder account,

As part of our security measures, we regularly screen activity in Federal Credit Unions (FCU) network. We recently noticed the following issue on your account:

A recent review of your account determined that we require some additional information from you in order to provide you with secure service.

For your protection, we have limited access to your account until additional security measures can be completed. We apologize for any inconvenience this may cause. Please log in to your FCU account to restore your access as soon as possible.

You must click the link below and fill in the form on the following page to complete the verification process.”

MESSAGE FROM THE CHAIR

I would like to thank our outgoing directors Sebia Hawkins and Winona Nava. Each has served a three year term on the board. They have put in many hours to insure that the goals and vision of the PCU are carried out in a responsible manner.

Our outgoing chair, Susan Coulter, will remain on the board, bringing her enthusiasm and dedication as we head into another year of challenges.

Susan has written a letter to the members in our annual report that has been included in this mailing and I urge you all to read it.

I am honored to be serving as the chair of the board of directors, and speaking on behalf of the directors, we thank you for your continued support and encouragement.

Nora Haskins

DID YOU KNOW THAT YOU CAN PAY YOUR PCU VISA BILL ONLINE FROM YOUR PCU SHARE ACCOUNT?

Go to the PCUonline.org website and click on the link to EZcardinfo.com. Once you have registered and logged in there, you will find a menu of options including "Pay bill online". Follow the instructions for payment.

Use your account # at the PCU (this is simply the one to three digit number that is on your statement). The one additional piece of information you will need is the ABA routing number for the PCU – 107089584.

At the end of the process you will receive a confirmation number of the transaction. You can also pay your bill from accounts that you have at other institutions. This is a quick and easy way to access your funds at the PCU and it saves time for you and for the staff at the office.

SAFETY TIPS – IS YOUR IDENTITY SECURE?

People are often unaware that their personal information has been compromised until they are denied credit, review their credit history, or start receiving collection calls for purchases made in their name. It can be quite a shock.

Below are the best tips to prevent being victimized:

- Purchase a paper shredder and shred all pre-approvals and any other information or receipts that list personal financial information.
- Store financial information securely at home.
- Do not carry all credit cards.
- Be wary of the disposition of receipts that do not feature truncated account numbers.
- Understand encryption and the Internet before buying online and sign up for a plastic card authentication program, such as Verified by Visa.
- Review your credit report at least annually.
- If victimized, contact your local police, the FTC, and the three major consumer-reporting agencies (Equifax, Experian and TransUnion) as soon as possible.

MEMBER SERVICES

We are currently financing up to \$80,000.00 in loans per household. All rates are subject to change without notice

❖ **CREDIT CARDS**

❖ **NEW & USED VEHICLE LOANS**

Ask us about our special rates for fuel-efficient vehicles.

❖ **SECOND MORTGAGE LOANS**

Loans available for up to 90% of appraised value less the balance of your existing mortgage.

❖ **BICYCLE LOAN DISCOUNT**

❖ **SIGNATURE LOANS**

❖ **SHARE & CERTIFICATED LOANS**

❖ **SECURED LOANS**

SUSTAINABILITY DISCOUNTS

We provide sustainability discounts for projects that are earth-friendly. This includes installation of solar panels, water catchment systems, xeriscaping your yard, insulating your home, installing energy efficient windows, purchasing an energy efficient vehicle and other projects. The usual discount is .75% off our current loan rates. Call our office staff for details.

DIRECT DEPOSIT

- ✓ Have funds directly deposited into the PCU from your paycheck or other financial institution.
- ✓ Pay your bills by having funds directly transferred from your PCU account.
- ✓ Pay your PCU credit card with ease online.

WE STILL NEED YOUR SUPPORT!

The PCU continues to build the reserves that we need to increase loan limits and provide new and expanded services to our members. The McCune Foundation in Santa Fe recently granted \$7500 to the PCU for general operating support and we are grateful for their gift. Individual donors have always been the backbone of our operations and we respectfully ask that each of you reflect upon what the PCU means to you and at what level you are willing to support this unique and innovative endeavor. You can send your donation to Permaculture Institute c/o Permaculture Credit Union P.O.Box 29300 Santa Fe, NM 87507
Thanks.

FIFTH ANNUAL GENERAL MEETING
A SUCCESS WITH MEMBERS

Dear PCU,

I am not much for meetings generally, but the membership meeting held in May here in Santa Fe turned out to be the most fun I have had at a meeting in a very long time.

Held at the McCune foundation meeting room, a light-filled, airy space with windows all around so we could view the gardens, there was beauty all around us. There was ample time to get settled in the comfortable chairs and meet a few new people.

The agenda covered all the points necessary, and although thorough, everyone kept their parts brief and interesting. I enjoyed hearing the history and was inspired by Don Sarich's speaking about how the goals that were set are being met. I was enthusiastic about the percentage of loans that are in the domain of sustainability.

Amy Brown provided the most delightful array of edibles that were beautiful and delicious and the tables were decorated with centerpieces that she created from gifts from gardens of members. The decorations included small pots of baby leeks and chamomile that we were able to take home to plant in our spring gardens. The drawing for donated permaculture door prizes was a surprise and a treat!

It was a pleasure to meet new people, renew connections with old friends and celebrate the growth of this progressive credit union. I was inspired to invite friends and family members to become PCU members, and I invite you to do the same. Hope to see you at the next meeting.

Sincerely
 Kari Andrikopoulos

The Board and Staff would like to thank everyone who helped to make our Fifth Anniversary Annual Meeting such a success. Special thanks to:

McCune Foundation	Amy Brown
Santa Fe Permaculture	Susan Coulter
Tooley's Trees	Newman's Nursery
Nora Haskins	Maureen Havey
Catherine Wanek	Members who came

ANNIVERSARY TRIBUTE TO VOLUNTEERS

On our fifth anniversary, we thought it appropriate to acknowledge all those who have moved the PCU from a vision to a reality. The list would be long and inevitably incomplete. In lieu of such a list, this poem is offered as a form of thanks to all of those who have contributed and volunteered their time to make the dream of the Permaculture Credit Union into a reality.

You know who you are if this resonates for you.
 Together we move things forward.

To Be Of Use

By Marge Piercy
 From Circles on the Water, 1982

The people I love best
 jump into the work head first
 without dallying in the shallows
 and swim off with sure strokes almost out of sight.
 They seem to become natives of that element,
 the black heads of seals
 bouncing like half-submerged balls.

I love people who harness themselves,
 an ox to a heavy cart,
 who pull like water buffalo, with massive patience,
 who strain in the mud and the muck to move things
 forward,
 who do what has to be done, again and again.

I want to be with people who submerge
 in the task, who go into the fields to harvest
 and work in a row and pass the bags along,
 who are not parlor generals and field deserters
 but move in a common rhythm
 when the food must come in or the fire be put out.

The work of the world is common as mud.
 Botched, it smears the hands, crumbles to dust.
 But the thing worth doing well done
 has a shape that satisfies, clean and evident.
 Greek amphorae for wine or oil,
 Hopi vases that held corn, are put in museums
 but you know they were made to be used.
 The pitcher cries for water to carry
 And a person for work that is real.

FINANCIALS:

	<u>April '05</u>	<u>May '05</u>	<u>June '05</u>
LOANS	\$ 2,037,898.44	\$ 2,037,789.62	\$ 2,119,803.63
TOTAL SAVINGS	\$ 2,858,225.45	\$ 2,840,489.06	\$ 2,855,510.29
ASSETS	\$ 2,951,465.63	\$ 2,939,813.04	\$ 2,952,608.08
MEMBERSHIP	746	753	761



Permaculture Credit Union

Office Location: 4250 Cerrillos Rd., 2nd Floor,
Santa Fe, NM 87507

Mailing Address: PO Box 29300,
Santa Fe, NM 87592-9300

Toll Free: 1-866-954-3479

Phone: (505) 954-3479

Fax: (505) 424-1624

Web Site: WWW.PCUONLINE.ORG

Email: PERMA@PCUONLINE.ORG

Office Hours

Monday – Friday
10:00am – 2:00pm

Loan Request
Monday - Friday
9:00am – 5:00pm

Or by appointment for member convenience.

Management & Staff

Donald J. Sarich

President/CEO

Eileen Banashek

Assistant Bookkeeper

Lucinda A. Sydow

Willina M. Martinez

Member Services Representatives

Board of Directors

Nora Haskins – Chair

Hugh Roberts – Vice-Chair

Donal S. Kinney – Treasurer

Susan Coulter – Secretary

Edward L. McMillen – Director

Wesley Roe – Director

Allan Sindelar – Director

James Stark – Director

Supervisory Committee

Carolyn Agard – Chair

Joseph Ellis – Member

Elizabeth Martin – Member

Phil Vergamini – Member

Your savings insured to \$100,000

NCUA

National Credit Union
Administration
a U.S. Government Agency



Privacy Policy:

We do not disclose any nonpublic information about our members and former members to anyone, except as permitted by law.

Permaculture Credit Union Mission Statement

We pool the financial resources of the people who believe in the Ethics of Permaculture and strive to redirect those resources to Earth friendly and socially responsible loans and investments.

The **Permaculture Credit Union** promotes thrift among its members and provides credit at reasonable rates. It creates the opportunity for members to control the use of their money and contribute to the revitalization of their community and the planet.

WHAT IS PERMACULTURE?

As a new feature of the newsletter we have decided to include a quote from a selected Permaculture teacher or practitioner answering this question.

Please submit your favorites to the attention of newsletter editor and email to perma@pcuonline.org.

"Permaculture is the art and science that applies patterns found in nature to the design and construction of human and natural environments. Only by applying such patterns and principles to the built environment can we truly achieve a sustainable living system. Permaculture principles are now being adapted to all systems and disciplines that human settlement requires. Architects, planners, farmers, economists, social scientists, as well as students, homeowners and backyard gardeners can utilize principles of Permaculture Design."

- Larry Santoyo, Permaculture Designer/Teacher, California

Holiday Closings:

Independence Day

Monday, July 4, 2005

Labor Day

Monday, September 5, 2005

Columbus Day

Monday, October 10, 2005

Veteran's Day

Friday, November 11, 2005

Thanksgiving Day

Thursday, November 24, 2005

Day after Thanksgiving Day

Friday, November 25, 2005

CREDIT CARDS ARE NOW AVAILABLE

A PERMACULTURE CREDIT UNION VISA CARD

is easy to apply for!

SIMPLY CALL

1-888-415-6154

or visit www.myCUcard.com

Just a Reminder from the Supervisory Committee:

PLEASE notify the Credit Union of any changes to your address or phone number. We want you to receive your statements and information about our services.