

Events & Closures

Oct. 2-3, 9am-5pm

Espanola Valley Arts Festival
 Espanola Plaza

Oct. 3, 9-Noon

Making Strides of Santa Fe
 Villa Linda Park
 Please donate today!

[https://www.facebook.com/Strides/
 app_145521618985782](https://www.facebook.com/Strides/app_145521618985782)

6-10pm

Farmer's Market Fall Fiesta
 Farmer's Market Pavilion, Santa Fe

Oct. 3-4

El Rancho de las Golondrinas
 334 Los Pinos Rd, Santa Fe

Oct. 8-9, 9am-4pm

Fall Feed Fiesta
 1202 W Alameda, Santa Fe

Oct. 8-17

Taos Paint the Town Pink Week
<http://taoshealth.com/>

Oct. 11

Int'l folk dance/Israeli dance
 Odd Fellows Hall, 1125 Cerrillos Rd.
ioofsnm.org

Oct. 12

**Columbus Day - All GCU locations
 will be closed in observance of the
 holiday**

Oct. 14-18

Santa Fe Independent Film Festival
<http://tickets.ticketssantafe.org/>

Oct. 15

International Credit Union Day
 Come celebrate with us in all the GCU
 branches!

Oct. 25

Car Sale with Toyota of Santa Fe

Also closed on:

Nov 12: Veteran's Day

Nov. 26: Thanksgiving

Dec. 24: 9am-1pm

Airport Branch, 10am-2pm

Dec. 25: Christmas

Jan. 1: New Year's Day

GCU is Growing, Adds Española Branch this Fall!

GCU is excited to announce that we will be opening a new, full-service branch in Espanola this Fall, at 460-G N. Riverside Drive, the former Century Bank Building.

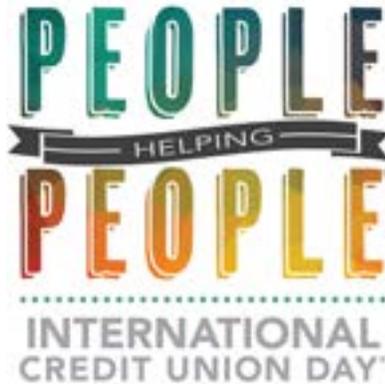
"By expanding to Espanola, GCU will be able to serve our members who already live in the area, as well as provide affordable financial products and services to the rest of the community," said Winona Nava, President and CEO of GCU. "This new branch will also enable GCU to continue its mission of financial education outreach and providing the tools for personal financial empowerment to our members. We're looking forward to being a member of the Espanola family."

While the credit union does not have an opening date yet, we will keep members posted so you can follow our progress and attend our Grand Opening Celebration.

Happy International Credit Union Day!

We hope you will taking the time on Oct. 15th together. Those familiar words are engrained to celebrate the credit union difference and to recognize their communities worldwide.

Beginning in 1948, the same year GCU was formed, credit unions have come together annually on the third Thursday in October to commemorate the credit union movement's history and achievements. This year, a global credit union committee chose the theme "People Helping People®," to anchor the celebration. "People Helping People®" embraces the longstanding credit union philosophy that people can improve one another's financial well-being by working



together. Those familiar words are engrained in credit union speak and characterize many cooperative principles. Since appearing in several past International Credit Union Day themes from the 1960s and 1980s, the phrase's meaning has stood the test of time.

This year's celebrations have potential to raise awareness of credit union benefits and ultimately attract more members worldwide—contributing to World Council's goal of adding at least 50 million new members worldwide by the year 2020.

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Halloween is almost here!

*Knock, knock! Who's There?
 Howl. Howl Who?*

Howl you be dressing up this Halloween?

Don't miss seeing how the GCU employees are dressed this Halloween – it'll be kooky and scary and funny, too! And we'll be handing out candy to all the little trick or treaters on

Friday, October 30! It will be boo-tiful!

Chip Cards Coming to GCU Credit Cards in February 2016

Unfortunately, card fraud can happen anywhere. We've all read about the "big box" store breaches in the past few months, but the fact is, breaches happen most often at small "mom and pop" retailers. When you experience a merchant breach, GCU steps in to reimburse you for any unauthorized charges and issues you a new card.

Isn't there a better way?

Yes! In February of 2016, GCU will be sending you a new chip card that will replace your current credit card. Known as EMV chip technology (for the three companies that worked together to create the secure technology—Europay, MasterCard, and Visa), these new cards are becoming the standard for global payments. So come February, you won't be using your credit card to "swipe" payments—instead, you'll be inserting your credit card into a reader to have its chip "read" in the point-of-purchase machine.

New "chip" technology makes your credit card purchases more secure... and helps prevent fraud.

Countries that are using chip technology are seeing fraud rates fall. The United Kingdom has seen its counterfeit card fraud rates fall 72 percent since 2004; in Canada, rates dropped 48 percent from 2011 to 2013. EMV technology will not prevent merchant data breaches from occurring altogether, but it will make it much harder for criminals to successfully profit from what they steal.

When you swipe your credit card, the payment terminal (the machine you swipe

the card through) connects with your issuing bank via telecommunications. When the merchant where you shop does not have sufficient security on their payment terminals, fraud can occur. Data can be easily copied—or "skimmed"—with a simple and inexpensive card-reading device, enabling criminals to produce counterfeit cards.

With chip-enabled payment terminals, however, the terminal is equipped to communicate with the embedded chip in the payment card. This chip allows real-time credit card authentication, cardholder verification, and payment authorization. Also, every time you insert your chip card and sign for the purchase, the card chip creates a unique transaction code that cannot be used again, making the credit card data useless to criminals.

Using Chip Technology — as Easy as 1...2...3.

New credit cards with chip technology will be issued to all GCU cardholders beginning in February. We're all used to "swiping" our cards...so how do you use a chip card? It's easy!

1. *Instead of swiping, you will insert the card into the terminal, chip first, face up.*

2. *Leave the card in the terminal during the entire transaction. If you pull your credit card out too early, the transaction will not complete, and you'll have to start over.*

3. *Sign the receipt to complete the transaction, and remove your card when the purchase is complete. That's it!*

What Chip Cards Look Like

Your new credit card will have a new design. A secure computer chip is embedded on the face of the card, near the farthest left set of numbers. While you can feel the chip if you run your finger across the plastic, you won't actually be able to see it. Layered across the chip is protective plastic sheeting. Do NOT remove the plastic, as this protects the

integrity of the chip. Your chip credit card still has a magnetic stripe on the back, just in case the merchant where you shop still has a traditional terminal.



Using Your Chip Credit Card Point-of-purchase: Point-of-purchase sales made at stores won't be all that different than they are now, except cards will have to be "dipped" into a

slot on the payment terminal instead of swiped. If the merchant does not have a chip payment terminal, the magnetic stripe on the back of your card will still enable you to make purchases using your GCU credit card.

How do you use your card in situations other than point-of-purchase?

Online Transactions: Your chip credit card will be used for online purchases exactly as it is now, by inputting your number or giving it to someone on the telephone. You will still need to know the card's expiration date, and the merchant may or may not ask for the three-digit security code on the back of the card.

Automatic Payments: The same thing holds for automatic payments that go to your credit card each month...charitable contributions, bills, etc. — the process will stay the same as it is now.

ATMs: Using your credit card at an ATM will also work exactly the same way it does now. Follow the prompts on the ATM to insert your credit card and perform your transaction.

Traveling Overseas: Traveling overseas with your new chip credit card may actually be easier. Because many countries have already transitioned to chip card technology, many overseas merchants do not even offer the "swipe" method, as it leaves them more vulnerable to data breaches. The chip credit card is common overseas, so you should have no problem using your new card at all.

How to Protect Your Identity While Holiday Shopping

Crime spikes during the holiday season, in part because criminals know that people will be out shopping. In years past, protecting yourself meant parking in a well-lit spot at the mall or keeping your purchases locked in the trunk of your car.

But with so much shopping now done online, guarding against identity theft and credit card fraud has to be added to the holiday safety checklist.

Here are a few tips to help protect your identity during the busy holiday shopping season:

Avoid public Wi-Fi. While it's tempting to jump on a free Wi-Fi hotspot when you're out and about, particularly if you have a limited data plan, you might want to think twice.

Hackers can access information you transmit over these public networks, and if you do something like make a financial transaction or type

in a password, that may be all they need to do their dirty work.

Mix up your passwords.

Complexity matters when setting a password; something like "12345" is too easily guessed. But variety is important, too. When you use one password across all the sites you visit, it takes just one vulnerability, one bit of carelessness, to expose you and your personal information. If your passwords for Facebook and Twitter are the same as the one for your bank account, fix that right



now. According to recent findings on credit card fraud, online transactions are likely to become more susceptible. **Keep your software up to date.**

The makers of desktop computer and mobile operating systems periodically send updates to fix security flaws they've found. If you're running an older version of those systems, hackers may be able to target you more easily.

Sign up for fraud alerts. Many financial institutions, including Guadalupe Credit Union, offer identity monitoring, credit monitoring and other services

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Guadalupe Credit Union is just one of more than 57,000 credit unions in the world serving 217 million members. On October 15th, we will join our fellow credit union members in 105 countries to celebrate! Whether our members are rich or poor, from villages or cities, in communities at peace or in conflict, credit unions are helping them to create new opportunities every day. With access to a safe, convenient place to save their money and secure affordable loans, members from all walks of life are able to create new opportunities for themselves, including starting micro-businesses, building homes and educating their children.

Our credit union opened its doors in 1948 with the vision to serve you—our members. Since then, our goal has always been the same: to meet your financial needs and to provide you with opportunities that enable you and your family to succeed. With your support, Guadalupe Credit Union has grown over the years to more than \$140 million dollars in assets and 15,000 members, and we hope to continue growing.

We hope you will join us to celebrate International Credit Union Day! Come by any branch during the day for biscochitos and frito pies – our delicious way to say thank you! One member at a time, we are working to build a stronger community and we look forward to serving you and your family for years to come.

Locations & Hours Locales y Horarios

Santa Fe:

Rodeo Branch (Main Office/Oficina Principal)
3601 Mimbres Ln

Airport Branch
3721 Academy Rd

Don Diego Branch
1101 Don Diego Ave

Taos Branch
115 La Posta Rd, Suite C

Lobby Only
Sin Drive-Thru

Lobby - En Ventanilla	M, Tu, Th, F	9am-5pm	Unless otherwise noted, all locations open.
	L, M, J, V	9am-5pm	
	Wed/Miér	10am-5pm	A no ser que, se note lo contrario, todos los sucursales abren.
Drive-Thru	M, T, Thu	8:30am-5pm	
	L, M, J	8:30am-5pm	
	Fri/V	8:20am-5:30pm	

Airport Branch ONLY
Lobby open weekdays 10am-7pm
Horario en vestíbulo 10am-7pm
Drive-thru 8:30am-7pm

Rodeo Branch ONLY
Drive-thru 8:30am-7:00pm

that alert you to possible fraudulent activity with your checking, debit or credit card accounts, and can help you recoup losses.

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As the U.S. transitions to EMV technology, there's a lot to adjust to, beginning with the language. The following terms all mean pretty much the same thing:

- Smart card
- Chip card
- Smart-chip card
- Chip-enabled smart card
- Chip-and-choice card (PIN or signature)
- EMV smart card
- EMV card
- ICC (Integrated Circuit Card)

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WE HAVE DEALS AS SWEET AS CANDY ALL MONTH LONG.

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*APR = ANNUAL PERCENTAGE RATE. RATE LISTED IS GCU'S BEST RATE. RATE MAY BE HIGHER BASED ON CREDITWORTHINESS. 125% OF LOAN-TO-VALUE ONLY FOR CREDIT SCORES ABOVE 738. FLEXIBLE TERMS BASED ON CREDIT SCORE. GCU IS AN EQUAL OPPORTUNITY LENDER.

GCU Around Town



This summer, we manned a table at El Grito, staffed the aid station for the Buffalo Thunder Half Marathon, sponsored a concert for Keep It CO-OP, floated through the Taos Fiesta parade, had a visit from The Fiesta Court and marched in the Pet Parade. There was more, but we ran out of room for pictures. Check out the GCU Facebook page for more fun with GCU.

