



# Pinnacle Review

EASTERN UTAH COMMUNITY CREDIT UNION

JULY - SEPTEMBER 2010

## EUCCU Employee Spotlight: Matt Mecham, Moab Branch Manager



**Matt Mecham**

Matt joined the credit union team in March. He, and his wife Liisa, have 5 children (8, 5, 2, 2, and 1) from all over the world. He is originally from a small town in North Carolina, so you will notice that he speaks with a bit of an accent.

Matt taught high school Spanish for many years and coached volleyball and swimming before joining the credit union movement. He still enjoys coaching and is coaching a youth softball team for the Moab City Recreation Department. He will be completing an MBA this fall. He has a great deal of experience

within the credit union movement as a manager and a lending professional. Currently, he spends his weekends taking his kids to the scenic areas for which Moab is famous.

Matt and Liisa both enjoy volunteer work. They enjoy assisting current and future adoptive couples. Matt is an avid college basketball fan, as well as all things UNC. Matt is very excited to be a part of the EUCCU family and looks forward to meeting many members. Please stop by our Moab office and introduce yourself.

## Terri Lott retires after 32 years of serving members

Terri Lott started with the Credit Union February 6, 1979. The only services that the Credit Union offered at that time were savings, loans, and a few certificates of deposit. Terri started the share draft program and worked part time as a share draft coordinator. Later, she was promoted to Vice President of Operations. After thirty-two years of serving the members many of whom have become friends, Terri retired on May 21, 2010. "I have watched the Credit Union grow from a 3 million dollar financial institution to an



**Terri with her mother, Colleen**



**Terri with credit union board members, Richard Lee, Al Barnett and Robert Pero.**

## President's Message



We are happy to report that the credit union continues to remain healthy and strong through all the turmoil in the economy. We continue to struggle to obtain loans from our members. Loan volume has decreased by thirty three percent this year, therefore, it is much more difficult to grow our earnings and assets in this down market. Rates are at historical lows and if you are looking to purchase a new car or truck, boat, RV, ATV or new home please allow our staff the opportunity to provide your financing needs.

The economy in our area has remained flat. Our unemployment rate is below the national average, but that provides little solace for those that are unemployed. Some bright spots are beginning to appear with the possibility of the Barrett Drilling Project on the east end of the county. If we are able to avoid lawsuits from the environmental community when the record of decision is released in late July or August, we may have the opportunity to employ some of our residents. In addition, there are some possibilities of ancillary business related to oil and gas development looking to locate in our area if some of the drilling activity begins. Some of our coal mining operations are looking at adding additional employees to their operations and the construction industry may begin to hire additional employees. Admittedly, the job prospects are not as bright as they were two years ago, but there is some potential for an increase in employment opportunities.

We have added four new credit union officers to our staff. We have hired Matt Mecham to manage our Moab office. Matt comes to us from Idaho and has a wealth of experience in the banking industry. Samuel Crane has been hired as Vice President of Lending. Sam also has a great background in banking and will be temporarily located at our Moab office. Kevin Carter has been hired as our Chief Financial Officer. Kevin worked for Family First Credit Union in Orem, Utah and has nine years experience. Finally, we promoted Angela Davis as our Operations Officer replacing Terri Lott who retired after thirty two years with our credit union.

We encourage all our membership to use us as their primary financial institution. We are locally owned and all the earnings remain in our five county region. Eastern Utah Credit Union has the ability to meet virtually all of your financing needs. Drop in and visit any of our well trained staff members and allow them to provide your financing needs.

Thank you for your support. If you have a need that we are not providing, please feel free to contact us. We are here to serve you.

Michael S. Milovich  
President/CEO

## Fraud Prevention Absolutes:

- No one you have never met will offer you a share of millions of dollars.
- No one buying something from you will send you a check in excess of the purchase price and request the difference be returned to them.
- Free is free, you never have to pay for something you won.
- Your financial institution already has your account information. We will never call you and ask for it.
- If it sounds too good to be true – IT IS!



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

# Terri Lott

**continued from front**  
87 million dollar Credit Union in my years as an employee there. I love the Credit Union and what it stands for. I will miss seeing all of the members and friends

that I have made over the years," said Terri. Board members, co-workers, and members all appreciate Terri's years of service. She will be greatly missed.

## How to prevent check fraud

When we think of identity theft, we are often concerned about credit cards, debit cards, and Social Security numbers. Checks, however, are also susceptible to identity theft. Different types of check fraud can happen. Someone could forge your signature or endorsement. Someone could create an altered or counterfeit check based on one of your checks.



A few simple things can be done to help put your mind at ease related to check fraud.

- Store any bank and check information in a secure place. This includes checks, deposit slips, cancelled checks, and statements.
- Never leave bank information in your vehicle.
- Reconcile your bank statement when you receive it and be alert for any potential fraudulent activity.
- Unless it is needed for tax purposes, shred all cancelled checks, statements, deposit slips, and ATM receipts.
- Do not list your social security number, driver's license, or telephone numbers on your checks.
- Use permanent ink to write your checks.
- When writing your checks, don't leave any spaces that could be changed, such as the payee or amount.
- Whenever possible, try to use a permanent Sharpie pen since it is the most difficult for criminals to bleach.

If you think check fraud has happened to you, notify the credit union as quickly as possible.

## EUCCU Word Search

T E L U Y W L A U D D Q M S X P Z Y V O  
 K E I L Y S N A O L N Y T D H N P G A U  
 S G C T T H U U T O L F V U Q I Y E E Q  
 C U V Z O Y V Q S R E B M E M P E A L R  
 N A M R C T W C F D G M J Y F W P D Z X  
 Q W V M V Z A S W M T X D K Z D E U M E  
 F W F A I R M E G A G T R O M W J A W K  
 D I X H D L L A O S R E R J Y W H R P X  
 J T Q J E C K K T I B E D C T N F F G V  
 N H E G P T X E L J I U V I N P Q K K Z  
 I D R L O T X B M B T Z W I S W U Y A W  
 J R V R S R M O S K F O E P B T G L C H  
 X A H A I D N E D I V I D Q D G M K C K  
 J W Q Q T E R C M Z K R N R U G L H O U  
 I A N Y Y A J Y V S R M X A Q R S B U M  
 R L V C W B T D T A X O P T N Z Q M N N  
 I Z W B D T U E L N T W V P G C T B T L  
 D V D Y O Q P U T F P R B F O N E S C A  
 K D O B I N J A R C P Q E R L I H G E B  
 T X N U Q D C X S G C I T Z X W E Q I E

- MEMBERS
- WITHDRAWAL
- CARD
- DIVIDEND
- ATM
- LOANS
- FRAUD
- FINANCE
- ACCOUNT
- DEPOSIT
- DEBIT
- MONEY
- MORTGAGE

## CREDIT UNION EVENTS

Join us at Sunnyside Park on July 10 for Community Daze!

We are gearing up for our annual Community Daze Navajo Taco stand in the Park in Sunnyside on July 10, 2010. Come enjoy some good food and help support your local community. All proceeds from our Navajo Taco stand will go to provide funding for this year's Angel Tree project.

### Upcoming Holidays

EUCCU will be closed in observance of the following holidays:

<b>Independence Day</b>	Monday, July 5, 2010
<b>Labor Day</b>	Monday, September 6, 2010
<b>Columbus Day</b>	Monday, October 11, 2010
<b>Veterans' Day</b>	Thursday, November 11, 2010
<b>Thanksgiving Day</b>	Thursday, November 25, 2010

## I have been in an accident with my vehicle what should I do?

**1. File a police report.** (It does not matter if you have hit another vehicle, an object or an animal if you have damages you need to file a police report.)

**2. Call your insurance company.** Many people think if the accident was not their fault that they do not need to notify their insurance company. It is imperative to contact your insurance company and find out exactly what coverage you do and don't have. You may need a rental car or the vehicle towed and this could save you time and money if you know the facts.

**3. Call the financial institution that financed your vehicle.** We as the lien holder of the vehicle need to know that the vehicle has been wrecked. If you receive a check from your insurance company to fix the vehicle, you must bring it to the credit union to have it signed off and the vehicle inspected. If you take the check and spend it and don't fix the vehicle you can be held liable for damages.

If you have questions or concerns please contact Jennifer Crisp at 1-435-637-2443.



## Locations & Hours



### Main Office

675 East 100 North  
Price, Utah  
Phone: (435) 637-2443

### Moab Branch

860 South Main  
Moab, Utah  
Phone: (435) 259-8200

### Lobby

Monday-Thursday: 9:00 am - 5:30 pm  
Friday: 9:00 am - 6:00 pm

### Drive-up

Monday-Thursday: 8:00 am - 5:30 pm  
Friday: 8:00 am - 6:00 pm

### Night Depository

After Hours & Weekends\*

### East Carbon Branch

105 West Geneva  
East Carbon, Utah  
Phone: (435) 888-4481

### Lobby & Drive-up

Monday-Thursday: 9:00 am - 5:00 pm  
Friday: 9:00 am - 5:30 pm

### Night Depository

After Hours & Weekends\*

\*Deposits after 8:00 am will not be posted until the next business day.