LOCATIONS & HOURS

AZTEC BRANCH
215 South Main
Aztec

BLOOMFIELD BRANCH
320 West Broadway
Bloomfield

MAIN BRANCH
500 West Broadway
Farmington

ANIMAS BRANCH
4220 Hudson St.
Farmington

SAN JUAN BRANCH
2911 E. 20th St.
Farmington

SMITH’S BRANCH
600 E. 20th St
Farmington

Lobby Hours:
9:00 am-3:00 pm
Monday – Thursday
9:00 am - 6:00 pm Friday

Drive-Up Hours:
Aztec & Bloomfield Branches:
Monday - Friday: 8:00 am - 6:00pm
Saturday: 9:00am - 12:00pm

Main Branch:
Monday - Wednesday: 8:00 am - 6:00pm
Thursday - Friday: 8:00am - 7:00pm

Lobby Hours:
9:00 am - 7:00 pm
Monday – Saturday

Drive-Up Hours:
8:00 am – 7:00 pm
Monday - Saturday

(NO Drive Up at Smith’s Location)

ATM LOCATIONS

No Access Fee for Account Holders
Main Branch . . . . . . . . . . . . . . . . . . . . . . .2
Bloomfield Branch . . . . . . . . . . . . . . . . . . .1
Animas Branch . . . . . . . . . . . . . . . . . . . .1
San Juan Branch . . . . . . . . . . . . . . . . . . . .1
Smith’s Branch . . . . . . . . . . . . . . . . . . . .1
Westside Plaza (Aztec) . . . . . . . . . . . . . . . .1
San Juan Regional . . . . . . . . . . . . . . . . . . .1
San Juan College . . . . . . . . . . . . . . . . . . .1

TELEPHONE INDEX

Customer Service Center . . . . . . . . . . . . . . 505.599.0100
Toll Free . . . . . . . . . . . . . . . . . . . . . . . . . 800.325.9961
Fax . . . . . . . . . . . . . . . . . . . . . . . . . . . . . . 505.326.3171
Report Lost/Stolen
MasterMoney Debit/ATM Cards . . . . . . . . . . . . . 505.599.0100
After Hours . . . . . . . . . . . . . . . . . . . . . . . . 877.226.2351
Residential Mortgage Rate . . . . . . . . . . . . . . . 505.599.0137
Telephone In-Touch Banking . . . . . . . . . . . . . . . . . . . 505.599.0182
Citizens Trust & Investment Corp. . . . . . . . . . . . . . . . . 505.599.0181

JOIN US FOR THE SAINT PATRICK’S DAY PARTY!

Saint Patrick’s Day Party!
Wednesday, March 17th, 2:00 to 4:00 PM, Main Office

Traditional and Contemporary Celtic Music by Charlie Stacy from 3:00 to 4:00 PM

For Reservations Call Kim Lien @ 599 - 0108
Global financial markets rebound in 2009 amid improving economic outlook.

As 2009 came to a close, recovery in the economy and financial markets had investors and economists alike wondering what to expect in the new year. Despite lingering challenges, data indicated that the U.S. economy had continued to improve in the final months of the year. Real gross domestic product (GDP) increased at a 2.2% annual rate in the third quarter and at a 5.7% annual rate in the fourth quarter. The U.S. Department of Commerce attributed growth to private inventory investments, exports, and personal consumption expenditures. Softening in the labor market began to moderate by the end of the year with job losses averaging 69,000 per month in the fourth quarter versus 691,000 per month in the first quarter. Gauges of consumer confidence reflected a brighter economic outlook yet ongoing concerns about personal financial situations suggest that consumer spending may remain muted in the coming months. Spending on equipment and software in the business sector stabilized by year-end as business sentiment improved. In fact, business inventories increased for November and December - a possible sign that the correction in business inventories has ended. Manufacturing activity expanded for the last five months of 2009 with new orders, production, and employment all growing at an accelerated rate.

The World Bank announced a more positive outlook for the global economy than announced mid-year. The organization expects the world to grow by 2.7% in 2010 but warned of the risk of a double-dip slowdown. The Bank anticipates a strong rebound in developing economies while offering a bleaker outlook in higher-income countries. The International Monetary Fund (IMF) also revised its global economic forecast higher, expecting 3.9% growth in 2010 and 4.3% growth in 2011. The IMF noted that the recovery “is very much based on policy decisions and policy actions.” By December, growth rates in the manufacturing sector reached three-year highs and increased new business activity suggested the global economy will continue to recover.

The investment grade fixed income sector posted one of its strongest years on record amid unprecedented monetary and fiscal stimulus and a return of risk appetite. High yield fixed income led the asset class, followed by emerging market bonds. U.S. Treasuries, however, experienced one of the weakest years in decades. Longer-term Treasuries posted significant declines in 2009 as the deficit climbed and the dollar depreciated throughout the year.

Investors witnessed an extraordinary recovery in the U.S. stock market in 2009, with broad-based gains across all market capitalizations. Stocks extended the rally in December on optimism that the recovery would continue into the coming year. As shown by Standard & Poor’s indexes, mid cap stocks led domestic equities for the year. Developed international stocks performed in-line with their domestic counterparts, but emerging market stocks posted the strongest equity returns in 2009.

Alternative asset classes posted positive returns in 2009 with real estate outperforming hedge funds and commodities. Despite continued regulatory pressures, hedge funds attracted net inflows in the second half of the year as confidence in the asset class returned. Global commodity prices increased at a much faster rate than that which historically follows a trough. The IMF largely attributed this to the extent that emerging and developing economies were able to recover from the recession.

After a powerful rally that pushed the S&P 500 Index ahead 26.46% for the year, stocks are now struggling extending their gains. Many analysts foresee a pullback or flat market, and are debating whether it will be temporary or something bigger, arguing that the rally was not based on fundamentals. The optimists suggest that improving corporate profit reports, well-contained inflation, and continued improvement in the credit markets will help push stocks higher in 2010.

Positive GDP growth, improvement in non-farm payroll employment, stable inflation, and a rising stock market suggest we are in what is known as the recovery phase of the business cycle. The recovery phase is the interval between the end of the recession and the resumption of full-scale expansion, which often provides uneven market returns. During this period, not all news is good news and not all sectors of the market improve concurrently. We are encouraged by a continued rebound in emerging market economies and by a preference by some investors for riskier assets. Furthermore, policy-makers around the world continue to focus on widespread stimulus measures, supporting international economic growth. We believe the markets may trade sideways in the short-term until we observe a considerable strengthening in the economic outlook including: substantive job growth, home price stability, a more reasonable U.S. government budget deficit, and growth in bank lending.