

# AMERICAN SOUTHWEST CREDIT UNION

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## OUR AMAZING BUSINESS LENDING TEAM!

When the COVID-19 shutdown hit, ASCU knew our local small businesses were going to need help. Lending managers Mark Farr and Ron Curtis began the lengthy process to be approved as a Small Business Administration lender. ASCU was able to get into round two of the PPP funding. The business lending team hit the ground running and processed over 125 different business owners' PPP loan applications. We want to help our local businesses survive and thrive!



Find out more about our business  
services

If you need assistance with a PPP loan or have questions regarding business lending, call 520-459-1860.

## WHERE DID WE GO?

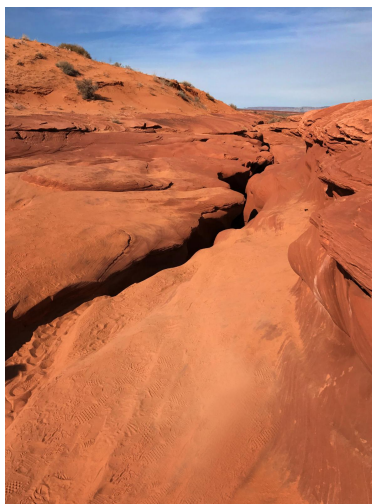
You might be wondering what ASCU employees did during quarantine. Financial services are essential, so we were right here, on site, working for you. However a few of our members were able to get away and enjoy the great outdoors, breathe in some fresh air, and reconnect with family. Here are a few photos from their travels we hope you enjoy.

**Want to see your photos in our newsletter ?** If you have taken any trips and would like to see your photos in our newsletter, please email them to **[kgray@ascu.org](mailto:kgray@ascu.org)**.

You may request a photo credit or remain anonymous. All photos submitted must be your own work and must not contain any identifiable people, family members, or friends.



Cochise County, AZ Dragoon Mountains



Southern UT



Sierra Vista, AZ

## SMALL BUSINESS SPOTLIGHT



Army veteran Nicole Brown has been working with animals her entire life. She has worked at animal facilities and has been grooming show dogs since her early teen years. She worked as a vet tech and eventually became a shelter director for the Washington DC Humane Society. Nicole opened and managed a boarding facility for the Army at Ft Meade, MD, where she did training and grooming. While in the Army she was a pet foster parent for many rescues, specializing in dogs with behavioral and medical issues. When she and her husband Irwin retired from the military, they opened Tail Topia in Sierra Vista. Tail Topia provides dog, cat, and small animal boarding, grooming services, training, doggie daycare and in-home pet concierge services. Nicole and Irwin treat your pets like their own. You can check out their website at <http://www.tailtopiapetcare.com/>

**Are you a business owner and would like to have your business featured in our newsletter? Contact Kristin Gray by email [kgray@ascu.org](mailto:kgray@ascu.org)**



**Get \$300 back by refinancing your auto loan with us! You can also make shopping for your new car easier! Get pre-approved for your auto loan before you step on the lot!**

**Get 300  
back!**

## **RAMP UP YOUR ABILITY TO BANK ANYWHERE, ANYTIME!**

American Southwest Credit Union offers a great mobile banking app and online services! Learn more at the links below.

**Learn More: Online Banking  
Services**

**Learn More: Mobile Banking  
Services**



## SOCIAL MEDIA TIPS CONTINUED...

### FOR SMALL BUSINESS OWNERS

**In the spring newsletter, we touched upon some social media tips for small business owners. Here are a few more tips to help you on your journey.**

**Consider posting video content.** While much more involved, posting video content is a great way for people to learn about your brand and products. Video is becoming more and more popular so it should not be ignored. Remember that the audio on a video is just as important as video. Poor audio will reflect poorly on your business and people will ultimately close it down because they can't hear your message. Pay attention to backdrop. Don't film in a cluttered location or in a back office. Present your video exactly the way you would want a customer to view your store.

**Join various social media groups under your business name.** If you are the owner of that ice cream shop we talked about in our previous issue, but you are interested in skydiving, join the local Facebook Skydiving group under your business name. If you are interested in rescue animals, join the local Facebook Pet Owners or Rescue Animals group under your business name. Interact with your online groups often, but in *their* world. *Keep out business talk at all times unless directly asked a question.* Remember you are posting under your business name, so you are still branding your business each time you post something of common interest to your group. Keep negative comments off of social media platforms. Even if someone attacks you, do not respond. It's not worth the negativity that will be associated with your business and many times, your valued customers will come to your rescue.

**And finally, consider widening your reach by "boosting" your posts with some advertising dollars.** Gone are the days when you can post on Facebook and have the post travel to thousand and thousands of local viewers. Facebook has capitalized on the money making potential of their incredible platform, and made it almost impossible to reach consumers without forking out some cash. Create an Ads Manager account through your Facebook business profile and then boost posts by \$30, \$50, or \$150 each. Your target audience and budget will determine how much money you need to spend. While larger businesses can invest thousands, we recommend that small businesses and sole proprietors start small to evaluate their returns before jumping in too deeply. Create posts with a coupon attached that people can click on to download or customers can take a screen shot of the coupon with their phones and bring it into the store. QR codes can be used but not everyone is on-board with them yet so it narrows your available responses if you choose QR codes as your only method of getting the coupon. Make sure your employees are tracking the coupons! The coupon should have "Facebook Ad mm/dd/yy" on it so that you can track which ads give you the best return. And remember that Facebook is best used as a brand recognition platform. Ultimately you want people to go to your website and to your storefront to purchase goods. All ads must lead viewers to your product so they can ultimately buy something from you. We don't want them hanging out on Facebook too long!

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## BUDGET ROAD TRIP



Vacations might be tight this summer. Maybe people are thinking about avoiding travel all together. But there's nothing like a good road trip. During a time when we may not want to get on a plane, going on a road trip for a day or two, can help recharge our batteries. Road trips can save us money compared to flying or a cruise, especially if we are bringing the whole family. And it is fun to see all the sites you would have missed taking other methods of transportation. But be careful! Sometimes road trips can end up costing a lot more than expected. Why? Because we fail to plan for snacks and eating on the road and then dine out or grab expensive munchies at convenience stores. Here is a list of fun foods to pack that are easy to eat on the road and do not break the bank.

**Apples** – I know I know! They are healthy and may not be what you consider “snack food.” But, if you are really hungry and not just eating out of boredom, you will eat the apples.

**Sandwich Roll Ups** – Hold the sauces! Sauces and condiments are messy and can make the flat bread soggy. Keep it simple by putting down the cheese first then the lunch meat. Use a hard sliced cheese, not cheese spread. The cheese spread will make it soggy. Roll it up and slice it into bite sized pieces so that it is easy for everyone to grab while in motion. Even the driver can partake! In most cases you'll find that the cheese and lunch meat provide enough moisture so it isn't dry. If you must have your condiments, use sparingly and put them on between the meat and the cheese so it doesn't get soggy.

**Rice Crispy Treats** – Easy to make, pack and store. And very inexpensive! Need more ideas? Just go to <http://ascu.org/road-tripping-on-a-budget/>

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## SCAM ALERT

# SCAM ALERT:

## Lottery & Sweepstakes Scams



Arizona Attorney General  
Mark Brnovich



### Scam at a glance:

You receive an email, card, letter, or fax saying that you've won a prize, usually from a lottery or sweepstakes that you don't remember entering. To claim your prize, you have to pay money up front. No matter how much you pay, the prize never comes.

Lured by prospects of instant wealth, far too many consumers are responding to lottery and sweepstakes solicitations. Unfortunately, seniors are more likely to be targeted by these solicitations.

### Warning Signs:

- You are asked to send any money in order to receive your prize.
- There is a limited window of time to claim your prize or winnings.
- The lottery or sweepstakes is based in a foreign country.
- You are asked for your bank information so funds can be "direct deposited" into your account.
- You are asked to purchase gift cards or send a money order to collect your prize.

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### Protect Yourself:

- Never pay money to claim a prize.
- Recognize that you will never win a foreign lottery.
- Do not respond to any correspondence you think may be a scam.
- Never disclose your sensitive personal information in response to winning a prize.
- Do your homework:
  - Research reputable lotteries and contact them directly if you genuinely believe you have won something.
  - Check the claims process on the back of your ticket.
- If you think you have provided bank account information to a scammer, notify your bank immediately.
- Never wire money to someone you don't know.
- If you encounter one of these scams, report it to the Arizona Attorney General's Office.

### Resources:

#### Arizona Attorney General's Office

[www.azag.gov/complaints/consumer](http://www.azag.gov/complaints/consumer)

Phoenix: (602) 542 - 5763, Tucson: (520) 628 - 6648  
or Toll-free: (800) 352 - 8431

#### Task Force Against Senior Abuse Helpline

(602) 542 - 2124 or (844) 894 - 4735

#### Federal Trade Commission

[www.ftc.gov](http://www.ftc.gov) or (877) 382 - 4357

[www.azag.gov/seniors/scamalert](http://www.azag.gov/seniors/scamalert)

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## SCAM ALERT: Home Repair Fraud



### Scam at a glance:

A contractor offers to do a home repair for a very low cost, perhaps explaining the low cost by claiming the materials are left over from another job. They may ask for money upfront, but not return to do the job. Or they may do the job, but charge you much more than they originally quoted.

Scammers may try to talk you into paying them for repairing something that did not need to be fixed or for doing a very poor, unsatisfactory job.

### Warning Signs:

- A contractor comes to your door unsolicited and offers his or her services.
- The contractor charges for an estimate or an advance fee, stating they will come back to complete the work.
- You are told that you need repairs immediately.
- The business does not have a state-issued contracting license.



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## Protect Yourself:

- Check a contractor's license and complaint history with the Arizona Registrar of Contractors and the Better Business Bureau BEFORE signing a contract or agreeing to have any work performed.
- Never pay for the entire job before it has been completed to your satisfaction.
- Before the contractor starts, ask for a written contract itemizing all work to be done with associated costs and payment terms.
- Make sure the contract is clear and you understand the terms, conditions, and fees.
- Get at least three estimates before you decide on a contractor.
- Make sure there is a guarantee or warranty in writing.
- Ask to see the contractor's state-issued license and request a list of references from previous jobs.
- Do not hire a contractor without a state-issued license. It is illegal in Arizona for a contractor to operate without a license.
- Pay for services with a credit card whenever possible. This will help you recover money more easily if fraud occurs.

### Resources:

Arizona Attorney General's Office  
[www.azag.gov/complaints/consumer](http://www.azag.gov/complaints/consumer)  
Phoenix: (602) 542 - 5763, Tucson: (520) 628 - 6648  
or Toll-free: (800) 352 - 8431  
Task Force Against Senior Abuse Helpline  
(602) 542 - 2124 or (844) 894 - 4735  
Better Business Bureau  
(877) 291 - 6222  
Arizona Registrar of Contractors  
<https://roc.az.gov/> or (602) 542-1525

[www.azag.gov/seniors/scamalert](http://www.azag.gov/seniors/scamalert)

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## Luscious Leftovers: Money Saving Recipes

### Steak and Noodle Salad

Not sure what to do with leftover steak? It's summer and a cool crisp summer salad might be the answer for you, especially since you won't have to cook!

#### Dressing:

- 3 Tablespoons lemon juice, fresh preferred
- 2 tablespoons soy sauce
- 2 tablespoons tahini, or crush fresh sesame seeds and mix with olive oil to form a paste
- 1 teaspoons sugar
- 1 teaspoon peeled and grated ginger
- ½ cup vegetable oil
- 1.5 teaspoons toasted sesame oil

#### Salad

- 2 cups leftover cooked angel hair pasta
- 12 ounces thinly sliced leftover steak, boneless
- 1 small kohlrabi, peeled and cut into matchsticks
- 3 scallions, thinly sliced
- 2 cups thinly sliced Napa cabbage
- 1 cup cilantro leaves

¼ cup finely chopped roasted cashews  
Fresh ground pepper to taste  
Kosher salt to taste

Mix all ingredients for the dressing and set aside

Cut all ingredients of salad. Mix half the dressing, leftover pasta, Napa cabbage, scallions, cashews, and steak together. Place in bowl. Arrange matchstick kohlrabi and cilantro around the bowl for presentation. Sprinkle with remaining dressing. Add fresh ground salt and pepper to taste.

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**NCUA**



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