



**VILLAGE OF MAGDALENA**  
PO BOX 145, MAGDALENA, NM 87825  
P. 575.854.2261 F. 575.854.2273  
WWW.VILLAGEOFMAGDALENA.COM

**AGENDA**  
**NOTICE OF REGULAR MEETING OF THE VILLAGE OF MAGDALENA BOARD OF TRUSTEES**  
**MONDAY, JULY 22, 2019**  
**VILLAGE HALL 108 N. MAIN STREET 6:00 PM**

1. CALL TO ORDER
2. ROLL CALL
3. PLEDGE OF ALLEGIANCE
4. APPROVAL OF AGENDA
5. APPROVAL OF MINUTES
  - a. REGULAR MEETING – JULY 8, 2019
6. APPROVAL OF CASH BALANCE REPORT
7. APPROVAL OF BILLS
8. MAYOR'S REPORT
9. CLERK'S REPORT
10. PUBLIC HEARING – MAGDALENA PUBLIC LIBRARY'S CHILD INTERNET PROTECTION ACT (CIPA) CHILD INTERNET SAFETY POLICY AND PROPOSED TECHNOLOGY PROTECTION MEASURES
11. DISCUSSION & POSSIBLE DECISION CONCERNING RESOLUTION NO. 2019-12, MAGDALENA PUBLIC LIBRARY CHILD INTERNET SAFETY POLICY AND IMPLEMENTATION OF TECHNOLOGY PROTECTION MEASURES
12. DISCUSSION & POSSIBLE DECISION CONCERNING AMENDMENT TO RESOLUTION NO. 2019-08, ENTERING INTO A GRANT AGREEMENT WITH THE STATE OF NEW MEXICO ENVIRONMENT DEPARTMENT FOR SAP PROJECT NO. 19-D9279-GF\_JB
13. DISCUSSION & POSSIBLE DECISION CONCERNING AMENDMENT TO RESOLUTION NO. 2019-09, ENTERING INTO A GRANT AGREEMENT WITH THE STATE OF NEW MEXICO ENVIRONMENT DEPARTMENT FOR SAP PROJECT NO. 19-D9451-GF\_JB
14. DISCUSSION & POSSIBLE DECISION CONCERNING SELECTION OF FINANCIAL INSTITUTION FOR PURCHASING CARDS
15. PUBLIC INPUT – 1 TOPIC PER PERSON - 3 MINUTE LIMIT
16. ADJOURNMENT

*NOTE: THIS AGENDA IS SUBJECT TO REVISION UP TO 72 HOURS PRIOR TO THE SCHEDULED MEETING DATE AND TIME (NMSA 10-15-1 F). A COPY OF THE AGENDA MAY BE PICKED UP AT THE VILLAGE OFFICE, 108 N. MAIN STREET, MAGDALENA, NM 8725. IF YOU ARE AN INDIVIDUAL WITH A DISABILITY WHO IS IN NEED OF A READER, AMPLIFIER, QUALIFIED SIGN LANGUAGE INTERPRETER OR ANY OTHER FORM OF AUXILIARY AID OR SERVICE TO ATTEND OR PARTICIPATE IN THE MEETING, PLEASE CONTACT THE VILLAGE CLERK AT 575-854-2261 AT LEAST ONE WEEK PRIOR TO THE MEETING OR AS SOON AS POSSIBLE.*

**MINUTES OF THE REGULAR MEETING OF THE VILLAGE OF MAGDALENA  
BOARD OF TRUSTEES  
HELD MONDAY, JULY 8, 2019 AT 6:00 PM**

**DRAFT**

Mayor Richard Rumpf called the meeting to order at 6:00 p.m.

**PRESENT:** Mayor Richard Rumpf, James Nelson, Lynda Middleton, Clark Brown, Janet Keenly - Clerk/Treasurer, Attorney Kathy Stout

**ABSENT:** Donna Dawson

**GUESTS:** Ivy Stover, Fritz Kapraun, John Sakel, Cricket Courtney, John Larson, Michael Zamora, Carlos Valenzuela, Janice Oest, John Lee, Mike Danielsen, Catherine DeMaria, Michelle Grecco, Carleen Gomez – Deputy Clerk

Mayor Richard Rumpf requested that Mr. John Lee lead the gallery in reciting the Pledge of Allegiance.

**APPROVAL OF AGENDA:** Mrs. Middleton motioned to approve the agenda as presented, seconded by Mr. Nelson. The motion carried unanimously.

**APPROVAL OF MINUTES:** Mrs. Middleton motioned to approve the minutes of the Regular Meeting of the June 24, 2019, as amended, seconded by Mr. Nelson. The motion carried unanimously.

**APPROVAL OF CASH BALANCE REPORT:** Mrs. Middleton motioned to approve the cash balance report, as presented, seconded by Mr. Nelson. The motion carried unanimously.

**APPROVAL OF BILLS:** Deputy Clerk Gomez stated that she would like to add invoices from the following vendors: Verizon Wireless in the amount of \$980.68, New Mexico Municipal Library Association in the amount of \$50.00, Nance, Pato & Stout in the amount of \$638.25 and Western New Mexico Communications in the amount of \$1,103.17.

Mrs. Middleton motioned to approve the bill list with the addition, seconded by Mr. Nelson. The motion carried unanimously.

Albuquerque Journal	\$109.08	City of Socorro	\$1,515.89
Eagle Wholesale	90.40	EMS Billing Services	80.28
Gall's	99.98	MCT, Inc.	2,247.97
Nance, Pato & Stout	638.25	New Mexico Assoc. Chiefs of Police	75.00
NMED Utility Operator Cert.	60.00	NM Fire Chief's Association	100.00

NM Municipal Clerk's & Finance	180.00	NM Municipal Court Clerk's Assoc.	60.00
NM Municipal Judges Association	150.00	NM Municipal Library Assoc.	50.00
NM Municipal League	650.00	Northern Tool	39.99
NTS Communication	50.17	O'Reilly Auto Parts	15.29
Route 60 Trading Post	100.00	SCCOG, Inc.	500.00
UNM School of Medicine	9,125.72	Verizon Wireless	980.68
WNM Communication	1,103.17		

### **MAYOR'S REPORT**

Mayor Rumpf stated that Mr. Michael Steininger with the Department of Finance was present for four days in the past week. He stated that Mr. Steininger assisted Clerk/Treasurer Keenly with the budget. He stated that Deputy Clerk Gomez and Assistant Clerk Paez also assisted.

### **CLERK'S REPORT**

Clerk/Treasurer Jan Keenly stated that Mr. Steininger was a wealth of information. Mayor Richard Rumpf stated that Mr. Steininger was happy with the way Ms. Gomez and Ms. Paez kept the Village moving forward.

### **DEPARTMENT REPORTS**

#### **EMS**

Mr. Nelson, EMS Coordinator, stated that there were four EMS calls in the month of June 2019.

#### **FIRE**

Fire Captain, Richard Rumpf, stated that there were three Fire calls in the month of June 2019. Mr. Rumpf stated that the State Fire Marshal was at the Fire Department in the past week doing the ISO inspection.

#### **MARSHAL**

A report was submitted by Marshal Michael Zamora and reviewed by the Board. Marshal Zamora stated that a lot of citations have been written and traffic has been up on Highway 60. He stated that there has been steady, high volume traffic with a lot of wide loads and semi's going through. He stated that the department has been busy.

#### **JUDGE**

Court Clerk Carleen Gomez read the report that Municipal Judge, Kayla Scartaccini, submitted. She reported that in June 2019 the Court had seen four cases of speeding, one for littering and one for interfering and obstructing an officer, with a total of \$320.00 in charges. Ms. Gomez also stated that twenty-five warrants were issued in June.

#### **PUBLIC WORKS**

A report was submitted by Utility Manager Jacob Finch and reviewed by the Board. Mayor Rumpf stated that the crew was doing a lot of miscellaneous items, including filling in potholes and working on medians. Mayor Rumpf stated that the chip sealing project would begin in August.

## **LIBRARY**

A report was submitted by Librarian Ivy Stover and reviewed by the Board. Mayor Richard Rumpf reported that the windows that were purchased for the repairs to the library were six inches to wide.

### **i. DISCUSSION & POSSIBLE DECISION CONCERNING LIBRARY COMPUTERS, CIPA COMPLIANCE AS A CONDITION OF E-RATE FUNDING AND NEW TECHNOLOGY TO BE COMPLIANT**

Librarian Ivy Stover explained that CIPA stood for Child Internet Protection Act. She stated that the library does not have the right software for this, and it needs to be addressed. She stated that it is needed to be compliant and it is also needed in order to qualify for E-Rate. Ms. Stover stated that she was told that a Public Hearing needed to be held in order to let people know that the library will be filtering content on the computers. Attorney Kathy Riley stated that this would be subject to the Public Notice and Public Hearing requirements, but she will look into it.

Mr. Nelson motioned to address the CIPA issue at the next meeting, seconded by Mr. Brown. The motion carried unanimously.

### **DISCUSSION & POSSIBLE DECISION CONCERNING SCHEDULING A SPECIAL MEETING FOR JULY 30, 2019 TO APPROVE FY 2020 BUDGET AND RESOLUTION**

Mayor Rumpf stated that this is something that is required. Mrs. Cricket Courtney stated that she would like to see last year's budget posted to the Village website as well as third quarter actuals. Mrs. Middleton stated that the cash transaction reports that are on the website will give information that she is looking for.

Mrs. Middleton motioned to schedule a special meeting on Tuesday, July 30, 2019, seconded by Mr. Nelson. The motion carried unanimously.

### **DISCUSSION & POSSIBLE DECISION CONCERNING CHANGING MARSHAL WAGES FROM SALARIED TO HOURLY**

Attorney Kathy Stout stated that the Marshal is eligible for a salary and an idea would be to possibly up the hourly rate and keep him on salary. She explained that Law Enforcement is not paid time and a half if they have under five officers. Mrs. Middleton stated that in her experience it was an issue with scheduling so that each officer is not overworking. She stated that there needs to be a reign put on over scheduling. She stated that she realizes that there are call outs. She also expressed that the Village is interested in paying its employees correctly. Marshal Zamora suggested that if he could not go to an hourly pay, perhaps the hourly rate of pay can just be raised.

Ms. Catherine DeMaria asked if the Police Department is patrolling at the Broaddus Storage Units. She stated that there have been a lot of burglaries there. Marshal Zamora stated that they do patrol there.

Mr. Nelson motioned to postpone this item until the special meeting on July 30, 2019, seconded by Mrs. Middleton. The motion carried unanimously.

**DISCUSSION & POSSIBLE DECISION CONCERNING RESOLUTION NO. 2019-11, PARTICIPATION IN THE PROGRAM OF THE SOUTH CENTRAL COUNCIL OF GOVERNMENTS, INC. FOR FISCAL YEAR 2019-2020 AND DESIGNATING A REPRESENTATIVE AND ALTERNATE**

Mrs. Middleton stated that the South Central Council of Governments is a very important organization to be a member of. She stated that it is well worth it. Deputy Clerk Gomez stated that Ms. Dawson called in and expressed interest in being the Representative if no one else wanted to do it. Mr. Nelson stated that he would like to remain the Representative.

Mrs. Middleton motioned to approve Resolution 2019-11, pay the membership and have James Nelson as the Representative and Donna Dawson as the Alternate, seconded by Mr. Brown.

Mayor Richard Rumpf suggested that Clerk/Treasurer Keenly request a roll call vote:

Mr. Nelson – AYE, Mr. Brown – AYE, Mrs. Middleton – AYE

The motion carried unanimously.

**DISCUSSION & POSSIBLE DECISION CONCERNING PAYING FOR COST OF REPAIRING FIRE ALARM SYSTEM AT THE MAGDALENA HEALTH CLINIC**

Mayor Rumpf stated that the Magdalena Health Clinic recently had an inspection and their sprinkler system was not in working order. Mayor Rumpf stated that the clinic is requesting that the Village pay for the repairs. He stated that the quote is included in the packet in the amount of \$1,146.66. Mrs. Middleton stated that in the agreement she believes it does state that the Village is responsible for repairs because the building belongs to us.

Mrs. Middleton motioned to approve the quote and said repairs, seconded by Mr. Nelson.

Mayor Rumpf suggested that Clerk/Treasurer Keenly request a roll call vote:

Mrs. Middleton – AYE, Mr. Brown – AYE, Mr. Nelson – AYE

The motion carried unanimously.

**DISCUSSION & POSSIBLE DECISION CONCERNING REQUEST FOR LODGER'S TAX FUNDING FOR MAGDALENA CHAMBER OF COMMERCE TO PURCHASE WELCOME SIGNS TO PLACE AT EAST AND WEST ENDS OF THE VILLAGE**

Mr. John Lee introduced himself and stated that he has been part of the Magdalena Chamber of Commerce for the past three years. He stated that the Chamber is currently trying to get tourists to slow down and take a look at Magdalena. He stated that they are working on the small things and the billboards at east and west ends of the Village need to have some advertising on them. Mr. Lee stated that he would need some advice and expertise from the Village crew. Mayor Rumpf stated that he would let them know. Mr. Lee stated that the Chamber is requesting \$500.00 from Lodger's Tax Funds and they also have \$500.00 to put into this sign project. He added that Ms. Kim Meyer suggested that we use vinyl. Deputy Clerk Gomez asked Attorney Kathy Stout if the signs should read "Paid for in part by Magdalena Lodger's Tax Fund". She stated that she believed that is correct but would check.

**Mrs. Middleton motioned to allow the Magdalena Chamber to have \$500.00 to advertise on the billboards east and west of the Village and commit the Village crew to assess the situation, seconded by Mr. Brown.**

**Mayor Rumpf suggested that Clerk/Treasurer Keenly request a roll call vote:  
Mr. Brown – AYE, Mr. Nelson – AYE, Mrs. Middleton – AYE  
The motion carried unanimously.**

**PUBLIC INPUT – 1 TOPIC PER PERSON – 3 MINUTE LIMIT**

**Ms. Catherine DeMaria asked if the Village planned on doing a town clean up. She stated that there is a lot of stuff in the alleyways. Mrs. Middleton suggested that the people who are throwing stuff in the alleys be cited. Deputy Carlos Valenzuela suggested that the inmates from the County jail be requested to pick up trash. Mayor Rumpf stated that it takes time and manpower, but it is gradually being worked on.**

**Mayor Rumpf stated that there was a mattress in the burn pile. He stated that only brush and weeds are allowed in that pile. He stated that straw is also being dumped and that is not allowed because all it does is smoke. Mayor Rumpf stated that the crew is out killing elm trees. He stated that the medians are being worked on along with installation of a sprinkler line, plants and landscape gravel.**

**Mr. Nelson motioned to adjourn the meeting at 7:11 p.m., seconded by Mrs. Middleton. The motion carried unanimously.**

**Respectfully Submitted,**

**Janet Keenly  
Clerk/Treasurer**

**Richard Rumpf  
Mayor**

**Minutes Taken By:**

**Carleen Gomez, CMC  
Deputy Clerk**



**RESOLUTION № 2019-12**

**MAGDALENA PUBLIC LIBRARY  
CHILD INTERNET SAFETY POLICY and IMPLEMENTATION of TECHNOLOGY  
PROTECTION MEASURES**

**WHEREAS**, the Board of Trustees for the Village of Magdalena met at a duly noticed meeting on July 22, 2019 at 6:00 P.M. at Village Hall, 108 N. Main Street, Magdalena, New Mexico; and,

**WHEREAS**, the Board of Trustees is the body politic and corporate of the Village of Magdalena. NMSA 1978, Section 3-18-1; and,

**WHEREAS**, the Board of Trustees manages and controls the finances and all property, real or personal, belonging to the municipality. NMSA 1978, Section 3-12-3A(3); and,

**WHEREAS**, the Village of Magdalena may provide for the safety, preserve the health, promote the prosperity, and improve the morals, order, comfort and convenience of the municipality and its inhabitants. NMSA 1978, Section 3-17-1(B); and,

**WHEREAS**, the Village of Magdalena establishes and maintains a free public library. NMSA 1978, Section 3-18-14; and,

**WHEREAS**, it is necessary to promulgate a Child Internet Protection Act (CIPA) policy, in addition to acquiring and administering technology protection measures, in order to protect minors and to qualify for funding to cover Library Internet costs.

**NOW, THEREFORE, BE IT RESOLVED** by the Board of Trustees for the Village of Magdalena that the following policy is hereby adopted.

**I. PURPOSE**

- a. Recognizing that the Internet represents an important and vital electronic resource that allows access to ideas, information and commentary from around the world,

the Magdalena Public Library is pleased to provide Internet access to library users as part of its collection and resources. The Magdalena Public Library also provides wireless access to patrons who have their own, correctly configured, laptop computers.

- b. The Library's policy shall not relieve parents and legal guardians of their ultimate responsibility to monitor and guide their own children's use of all library resources, including the Internet. Parents are encouraged to take an active role in their children's use of the Internet and talk about their personal values and expectations for their children's use of this resource.
- c. Federal law has been implemented to provide a Children's Internet Protection Act (CIPA) that mandates filtering on all library Internet terminals.
- d. If you believe access is unjustly denied, please contact the Library Director. An additional component of CIPA, which parents will want to be aware of, is that minors are not permitted to disclose any personal information when using e-mail, visiting chat rooms or using any other electronic communications.

## II. DEFINITIONS

- a. Technology Protection Measure- a specific technology that blocks or filters Internet content Obscene-as defined in section 1460 of title 18 United States Code.
- b. Child Pornography- as defined in section 2256 of title 18, United States Code Harmful of Minors- any picture, image, graphic image file, or other visual depiction that:
  - i. Taken as whole and with respect to minors, appeals to a prurient interest in nudity, and sex;
  - ii. Depicts, describes, or represents in a potentially offensive way with respect to what is suitable for minors, actual or simulated sexual act or sexual contact, actual or simulated normal or perverted sexual acts, or a lewd exhibition of the genitals; and
  - iii. Taken as a whole, lacks serious literary, artistic, political, or scientific value as to minors.
- c. Sexual Act: Sexual Contact- as defined in section 2246 of title 18, United States Code.



### **III. POLICY**

a. **Scope**

- i. To comply with the Children’s Internet Protection Act [Pub, L. No. 106-554 and 47 USC 254 (h)], it is required policy of the Magdalena Public Library to Restrict access of inappropriate matter or materials that are harmful to minors. Provide user safety and security of minors when using electronic mail, chat rooms, and other forms of direct electronic communications. Prevent unauthorized access, and other unlawful online activity; and Prevent unauthorized online disclosure, use, or dissemination of personal identification information of minors. Definitions: Key terms are as in the Children’s Internet Protection Act (CIPA) and defined by Library Staff.

b. **Access to Inappropriate Material**

- i. To the extent possible, practical technology protection measures (Internet filters) shall be used to block or filter access to inappropriate information on the Internet. Inappropriate material is defined as “visual depictions of material deemed obscene or child pornography, and material deemed harmful to minors”, i.e., depictions of human nudity for the purpose of erotic arousal, and depictions of violence for the purposes of sensationalism. Subject to staff supervision, technology protection measures may be disabled in the case of adults, only for bona fide research or other lawful purposes.

c. **Inappropriate Network Usage**

- i. To the extent practical, steps shall be taken to promote the safety and security of the Library’s online computer network users when using electronic mail, chat rooms, instant messaging, and other forms of direct electronic communications. Specifically, as required by CIPA, prevention of inappropriate network usage includes: Unauthorized access, including so –called “hacking” and other unlawful activities Unauthorized disclosure, dissemination and use of personal identification regarding minors.

d. **Supervision and Monitoring**

- i. It shall be the responsibility of all members of the Library Staff to supervise and monitor usage of the online computer network and access to the Internet in accordance with the policy and CIPA.
- ii. Procedures for disabling or otherwise modifying any technology protection measures shall be the responsibility of the Library Director.
- iii. The Library Director shall implement and document technology protection measures in order to bring the Magdalena Public Library into compliance with CIPA.

**APPROVED and ADOPTED, this 22nd day of July, 2019.**

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**Richard Rumpf, Mayor**

**ATTEST:**

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**Jan Keenly, Clerk/Treasurer**

**NMED Attachment F**  
**Resolution No. 2019-08**

**Whereas, the Board of Trustees of The Village of Magdalena of Socorro County of the State of New Mexico shall enter into a Grant Agreement with the State of New Mexico Environment Department, and**

**Whereas, the Agreement is identified as SAP Project No. SAP 19-D9279-GF\_JB Grant Agreement.**

**NOW THEREFORE, BE IT RESOLVED** by the named applicant that:

**Richard Rumpf, Mayor, is authorized to sign the agreement for this project.**

**Richard Rumpf, Mayor, and Jan Keenly, Village Clerk/Treasurer, or her successors are OFFICIAL REPRESENTATIVES who are authorized to sign and request reimbursement requests and act as a single point of contact concerning all matters related to the grant agreement.**

**PASSED, APPROVED, AND ADOPTED:** \_\_\_\_\_

**Richard Rumpf, Mayor**

\_\_\_\_\_  
**(Signature)**

\_\_\_\_\_  
**(Date)**

**(SEAL)**

**ATTEST:**

**Carleen Gomez, Deputy Clerk**

\_\_\_\_\_  
**(Signature)**

\_\_\_\_\_  
**(Date)**

**NMED Attachment F**  
**Resolution No. 2019-09**

**Whereas, the Board of Trustees of The Village of Magdalena of Socorro County of the State of New Mexico shall enter into a Grant Agreement with the State of New Mexico Environment Department, and**

**Whereas, the Agreement is identified as SAP Project No. SAP 19-D9451-GF\_JB Grant Agreement.**

**NOW THEREFORE, BE IT RESOLVED** by the named applicant that:  
Richard Rumpf, Mayor, is authorized to sign the agreement for this project.  
Richard Rumpf, Mayor, and Jan Keenly, Village Clerk/Treasurer, or her successors are OFFICIAL REPRESENTATIVES who are authorized to sign and request reimbursement requests and act as a single point of contact concerning all matters related to the grant agreement.

**PASSED, APPROVED, AND ADOPTED:** \_\_\_\_\_

**Richard Rumpf, Mayor**

\_\_\_\_\_  
**(Signature)**

\_\_\_\_\_  
**(Date)**

**(SEAL)**

**ATTEST:**

**Carleen Gomez, Deputy Clerk**

\_\_\_\_\_  
**(Signature)**

\_\_\_\_\_  
**(Date)**

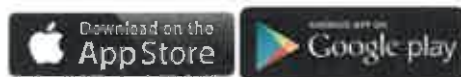


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As a business owner, flexible spending is a must. With our In-House Credit Card Department, First State Bank Business Visa® and MasterCard® offers you that convenience.

Online Account Access to view recent transactions, monthly statements, categorize your expenses, make payments and setup AutoPay. [www.mycardstatement.com](http://www.mycardstatement.com).

To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <http://www.federalreserve.gov/creditcard>



## FINANCIAL TOOLS

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## Card Types

Credit Card No Annual Fee	Credit Card With Annual Fee
<ul style="list-style-type: none"> <li>▪ Your choice of Visa® or MasterCard®. Both accepted worldwide. (Foreign Exchange Fees will apply)</li> <li>▪ Friendly in-house knowledgeable Customer Service.</li> <li>▪ Low Competitive Fixed APR.</li> <li>▪ No Annual Fee, No Overlimit Fee.</li> <li>▪ Pay on your account by mail, in a branch, online <a href="http://www.mycardstatement.com">www.mycardstatement.com</a>, or anytime on Credit Card App MyFSBCard.</li> <li>▪ Take a piece of Socorro everywhere you go with local card Images</li> </ul>	
<p>Download and Complete Application</p> <ol style="list-style-type: none"> <li>1. <a href="#">Business Document Checklist</a></li> <li>2. <a href="#">Application-Online</a></li> <li>3. <a href="#">Important Disclosure</a></li> <li>4. <a href="#">Verification of Employment</a></li> </ol>	

## IMPORTANT ACCOUNT DISCLOSURES (No Annual Fee)

### Interest Rate and Interest Charges

<b>Annual Percentage Rate (APR) for Purchases</b>	<b>15.24%</b> Standard APR
<b>APR for Balance Transfers</b>	<b>19.87%</b> Standard APR
<b>APR for Cash Advances</b>	<b>19.87%</b> Standard APR
<b>Penalty APR and When It Applies</b>	<p><b>22.00%</b> This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> <li>1) Make a payment late or</li> <li>2) Make a payment that is returned</li> </ol> <p><b>How Long Will the Penalty APR Apply?</b> If the minimum required payment is not received within one (1) day after the Closing Date subsequent to the Due Date the account is past due, if the cardholder does not meet a minimum payment for 60 days, the rate will adjust to the penalty rate for a period of six months of current history.</p>
<b>How to avoid paying interest on purchases</b>	Your due date is at least 25 days after close of each billing cycle. We will not charge you interest on purchases if you pay the entire balance by the due date each month.
<b>Minimum Interest Charge</b>	If you are charged periodic interest, the interest will be no less than \$0
<b>For Credit Card tips from the Consumer Financial Protection Bureau</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>

### Fees

<b>Annual Fee</b>	<b>\$0</b>
<b>Transaction Fees</b> <ul style="list-style-type: none"> <li>• <b>Balance Transfer</b></li> <li>• <b>Cash Advance</b></li> <li>• <b>International Transaction Fee/Currency Conversion</b></li> </ul>	<p>Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater (maximum fee <b>\$999.99</b>)</p> <p>Either <b>\$10</b> or <b>3%</b> of the amount of each transfer, whichever is greater (maximum fee <b>\$999.99</b>)</p> <p>If the card holder incurs charges in any other currency, the charges will be converted into US Dollars. MasterCard's or VISA's currency conversion procedure includes use of either a government mandated exchange rate, or a wholesale exchange rate selected by MasterCard or VISA and the rate MasterCard or VISA uses for a particular transaction is a rate selected by MasterCard or VISA for the applicable currency on the day the transaction is processed, which may differ from the rate applicable on the date the transaction occurred or the date on which the transaction is posted to the cardholders account. Cardholder agrees to pay the converted amount to issuer in US dollars, plus a fee of 1% for conversion and processing imposed by First State Bank and MasterCard or VISA.</p>
<b>Penalty Fees</b> <ul style="list-style-type: none"> <li>• <b>Late Payment</b></li> <li>• <b>Over-the-Credit Line</b></li> <li>• <b>Returned Payment</b></li> </ul>	<p>Up to <b>\$25</b></p> <p>Up to <b>\$0</b></p> <p>Up to <b>\$29</b></p>
<b>Other Fees</b> <ul style="list-style-type: none"> <li>• <b>Lost Card Reissue</b></li> <li>• <b>Payment over the Phone</b></li> <li>• <b>Rush Card Fee</b></li> </ul>	<p><b>\$50</b> if lost twice in a six month period.</p> <p><b>\$25</b> when speaking with a representative of First State Bank, <b>\$10</b> when speaking with processor representative, <b>\$0</b> when (IVR) Interactive Voice Response is used.</p> <p><b>\$35</b></p>

# IMPORTANT ACCOUNT DISCLOSURES

(No Annual Fee)

**How we will calculate your Balance:** We use a method called "average daily balance (including new purchases)". The finance charge for a billing cycle is computed by applying the monthly periodic rate to the average daily balance of credit purchases, which is determined by dividing the sum of the daily balances during the billing cycle by the number of days in a cycle. Each daily balance of credit purchases is determined by adding to the outstanding unpaid balance of credit purchases at the beginning of the billing cycle any new credit purchases posted to your account, and subtracting any payments as received and credits as posted to your account, but excluding any unpaid finance charges. (A finance charge will be assessed on cash advances and or Balance Transfers from the date of the cash advance and or Balance Transfer, or the first day of the billing cycle in which the cash advance and or Balance Transfer is posted, whichever is later, and will continue to accrue until payment in full is posted.)

**Billing Rights:** Information on your rights to dispute transactions and how to exercise those rights is provided in your account agreement

**Travel Accident Insurance:** You, your spouse and dependent children up to the age 19 (age 25 if a full time student at any institution of higher learning) are automatically covered with common carrier travel accident insurance every time you travel by air, bus, train, taxi or any other common carrier anywhere in the world when you charge the entire fare to our card. This coverage is provided to you at NO COST.

**Purchase APR:** Your Purchase rate is 15.24%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.27%.

**Balance Transfer APR:** Your Balance Transfer rate is 19.87%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.65583%.

**Cash APR:** Your Cash rate is 19.87%. The monthly periodic rate of FINANCE CHARGES is 1/12th of the APR or 1.65583%.

### **Military Lending Act**

**Effective October 1, 2017,** Federal law provides important protections to members of the Armed Forces and their dependents relating to extensions of consumer credit. In general, the cost of consumer credit to a member of the Armed Forces and his or her dependent may not exceed an annual percentage rate of 36 percent. This rate must include, as applicable to the credit transaction or account: The costs associated with credit insurance premiums; fees for ancillary products sold in connection with the credit transaction; any application fee charged (other than certain application fees for specified credit transactions or accounts); and any participation fee charged (other than certain participation fees for a credit card account).

For oral Military Lending Act Disclosure please call the IVR toll-free number 844-334-3810.

I/We have received a copy of this disclosure.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date



## DOCUMENT CHECKLIST FOR BUSINESS CREDIT CARDS

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Thank you for choosing First State Bank, your bank for all your Personalized Financial Solutions. To complete your Credit Card application, please provide the items below, if applicable.

- Two forms of ID for all Applicants (for all non account customers of First State Bank).
- Complete the form fillable Credit Card Application, and sign by all applicants.
- Letter of request signed by all Board Members
- Board Meeting Minutes signed by all Board Members
  - Approving Credit Card
  - Limit to be issued
  - List of Person(s) authorized to use Credit Card
- Current Financial Statement
- Personal Guarantee (for business owners only)
- Important Account Disclosure (Sign and date rate sheet of your choice, by all members)
- Operating Agreement, By Laws for Financial Council, Corporate Resolution, or Articles of Incorporation

**Please return all items applicable to you by mail to:**

Mail: First State Bank PO Box Z Socorro, NM 87801

**or stop by one of our bank locations below:**

Main Bank: 103 Manazanare Ave. Socorro, NM 87801

Reserve Branch: NM Highway 12 Reserve, NM 87830

Magdalena Branch: 1<sup>st</sup> & Main St. Magdalena, NM 87825

Please call our Credit Card Department at 575-835-8225 if you have any questions. Thank you

*Updated: 6/6/19*





# Credit Card Application

Credit Limit Requested: \$ \_\_\_\_\_  
(Minimum \$500)

Check here if this is a credit limit increase request.

- Visa  MasterCard  Business Card – Business Name \_\_\_\_\_
- Individual Account If you are applying for an individual account in your own name and are relying on your own income or assets and not the income or assets of another person as the basis for repayment of the credit requested, complete the APPLICANT section.
- Joint Account If you are applying for a joint account or an account that you and another person will use, complete all sections, providing information in CO-APPLICANT section about the joint applicant
- Guarantor If applying with a guarantor, guarantor must complete guarantor section and guarantor agreement.
- User Only – Authorized to use card, not responsible for payments.

Note: All applicable sections should be complete otherwise, processing of your application may be delayed. Received Date:

APPLICANT					
Last Name		First Name		Middle	Social Security Number
Date of Birth	No. of Dependents	Home Phone #	Mobile Phone #	Mother's Maiden Name	
Email Address			Own/Rent/Other	Monthly Payment \$	
Current Address		City	State	Zip Code	How Long (yrs)
Mailing Address (if different from above)		City	State	Zip Code	How Long (yrs)
Previous Address		City	State	Zip Code	How Long (yrs)
Employer	Self Employed (Y/N)?	Work Phone		How Long (yrs)	
Address		Position/Occupation			Monthly Gross Income
Name and Address of Previous Employer				How Long (yrs)	
Source of Additional Income*				Amount per Month \$	
Nearest Relative (Not Living With You)			Home/Mobile Phone		Relationship
Their Address		City	State	Zip Code	

\*You are not required to furnish alimony, child support, or maintenance income information if you do not want us to consider it in evaluating your application

CO-APPLICANT / GUARANTOR / USER ONLY					
Last Name		First Name		Middle	Social Security Number
Date of Birth	No. of Dependents	Home Phone #	Mobile Phone #	Mother's Maiden Name	
Email Address			Own/Rent/Other	Monthly Payment \$	
Current Address		City	State	Zip Code	How Long (yrs)
Mailing Address (if different from above)		City	State	Zip Code	How Long (yrs)
Previous Address		City	State	Zip Code	How Long (yrs)

**CREDIT INFORMATION**

Attach additional sheet if necessary.

Bank Name and Address		Branch	Loans (Yes/No, Open/Closed)	
Checking Account Number/Name Listed		Savings Account Number/Name Listed		
Name and Address of Creditor	Primary Name on Account	Account No.	Balance \$	Monthly Payment \$
Automobile				
Home Mortgage/Rent				
Credit Card -Bank Name & Address				
Property Tax/MH Tax				
Vehicle/Home/Flood Insurance				

**DISCLOSURES**

At the date this application was created (shown at right) the information listed above was accurate. Because rates and terms are subject to change, you may contact us for the current information by writing to First State Bank; Credit Card Department; PO Box Z; Socorro NM 87801-0479, Phone: 575-835-1550

As of: 5/16/19

**INSURANCE SALES DISCLOSURE**

In connection with certain types of loans that we offer, we may require you to provide insurance. However, as a borrower, you are not required to purchase any insurance offered by the bank or by any of its affiliates. You may purchase the insurance that the bank may require from any approved provider. You should know that the bank may not condition an extension of credit on either: your purchase of an insurance product or annuity from the bank or any of its affiliates; or your agreement not to obtain, or a prohibition of the consumer from obtaining an insurance product or annuity from an unaffiliated entity.

**SIGNATURE(S)**

PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING: This statement is submitted to obtain credit and I/we certify that all information herein is true and complete. I/We agree that an inquiry may be made to verify information and that credit references or verification may be given based on inquiries from other parties. This offer is subject to the credit policies of First State Bank. I/We agree to be bound by the terms and conditions of the bank card agreement, a copy of which will be mailed to the applicant if this application is granted, receipt of such agreement and acceptance of such terms to be conclusively presumed by the applicant's use. If this is a joint application, the undersigned shall be jointly and severally liable for any and all credit extended from time to time. I/we also understand the contents of the insurance sales disclosure. **CONSENT TO CONTACT YOU:** By providing us with any telephone number, you are expressly consenting permission to contact you at that number about all your First State Bank accounts. You agree that your phone providers may verify any phone numbers you have supplied to the name, address, and status on their records. For us to service your Account or to collect any amounts you may owe, you agree that we may contact you using any contact information related to your Account including any number you have provided to us from which you called us, or which we obtained and reasonably believe we can reach you. We may use any means to contact you and this may include contact from companies working on our behalf to service your accounts. This may include automated dialing devices, prerecorded/artificial voice messages, mail, e-mail, text messages, and calls to your cell phone or Voice over Internet Protocol (VoIP) services, or any other data or voice transmission technology. You are responsible for any service provider charges as a result of us contacting you. You agree to promptly notify us if you change any contact information you provide to us. This includes your name, mailing address, e-mail addresses, or phone numbers. If you have a joint Account, a notice to one of you will serve as a notice to both of you.

Joint credit notice (this box must be checked if you are applying for joint credit):  We intend to apply for joint credit.

Applicant Signature Date Co-Applicant or Guarantor Signature Date

**BALANCE TRANSFER REQUEST**

Card Types (Visa, MasterCard, JC Penny, Texaco, etc.) & Card Numbers (16 digits)	Upon approval, I wish to transfer my present balance on the credit card account(s) listed below to my new FSB credit card account. I will send a copy of the latest statement from each card issuer to First State Bank. I understand that I can only transfer balances up to the limit on my new credit card.
	<input checked="" type="checkbox"/>
	Applicant or Co-Applicant Signature Date

**AUTOMATIC PAYMENT REQUEST**

I/We hereby authorize First State Bank to initiate withdrawals from the account indicated to pay my/our new credit card account by completing this section and signing below. This authority is to remain in full force and effect until I/we provide First State Bank with a written authorization requesting that a change be made or that the periodic payment be terminated. I/We must provide this written authorization for changes or termination to First State Bank at least 30 days prior to the effective date of the requested change or termination. I/we understand and agree that in order for First State Bank to make the payments requested herein, I/we must have the payment amount available in my/our account. I/We further understand and agree that First State	Checking/Savings Account Number
	Bank ABA/Routing Number
	Date to be Debited
	Bank Name and Address



# VERIFICATION OF EMPLOYMENT

**Applicant:**

**Lender:**

**First State Bank  
Main Branch  
103 Manzanaras Ave E  
PO Box Z  
Socorro, NM 87801-0479**

**NOTICE TO EMPLOYER:** This form is to be transmitted directly to Lender and is not to be transmitted through the applicant or any other party.

### Part I - Request for Verification of Employment (To Be Completed by Lender)

1. To (Name and address of employer)

2. From (Name and address of lender)

**First State Bank  
Main Branch  
103 Manzanaras Ave E  
PO Box Z  
Socorro, NM 87801-0479**

I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party.

3. Signature of Lender

4. Title

5. Date

6. Lender's Number (Optional)

I have applied for a loan with First State Bank and have stated that I am now or was formerly employed by you. My signature below authorizes verification of this information.

7. Name and Address of Applicant (include employee or badge number)

8. Signature of Applicant

### Part II - Verification of Present Employment

9. Applicant's Date of Employment

10. Present Position

11. Probability of Continued Employment

12A. Current Gross Base Pay (Enter Amount and Check Period)

Annual       Hourly  
 Monthly       Other (Specify)  
 Weekly

\$ \_\_\_\_\_

13. For Military Personnel Only

Pay Grade \_\_\_\_\_

Type \_\_\_\_\_ Monthly Amount \_\_\_\_\_

Base Pay \$ \_\_\_\_\_

Rations \$ \_\_\_\_\_

Flight or Hazard \$ \_\_\_\_\_

Clothing \$ \_\_\_\_\_

Quarters \$ \_\_\_\_\_

Pro Pay \$ \_\_\_\_\_

Overseas or Combat \$ \_\_\_\_\_

Var. Housing Allowance \$ \_\_\_\_\_

14. If Overtime or Bonus is Applicable, Is its Continuance Likely?

Overtime  Yes  No  
Bonus  Yes  No

15. If paid hourly - average hours per week

16. Date of applicant's next pay increase

17. Projected amount of next pay increase

18. Date of applicant's last pay increase

19. Amount of last pay increase

#### 12B. Gross Earnings

Type	Year To Date	Past Year	Past Year
Base Pay	Thru _____ \$ _____	\$ _____	\$ _____
Overtime	\$ _____	\$ _____	\$ _____
Commissions	\$ _____	\$ _____	\$ _____
Bonus	\$ _____	\$ _____	\$ _____
Total	\$ _____	\$ _____	\$ _____

20. Remarks (If employee was off work for any length of time, please indicate time period and reason)

### Part III - Verification of Previous Employment

21. Date Hired

23. Salary/Wage at Termination Per (Year) (Month) (Week)

22. Date Terminated

Base \_\_\_\_\_ Overtime \_\_\_\_\_ Commissions \_\_\_\_\_ Bonus \_\_\_\_\_

24. Reason for Leaving

25. Position Held

The confidentiality of the information you have furnished will be preserved except where disclosure of this information is required by applicable law. The form is to be transmitted directly to the lender and is not to be transferred through the applicant or any other party.

26. Signature of Employer

27. Title (Please print or type)

28. Date

29. Print or type name signed in item 26

30. Phone No.