



# PERMACULTURE CREDIT UNION

Established: May 18, 2000

January 2006

5th  
Anniversary

## PCU Design Intensive – A Member's Experience

By Eileen Banashek

When I step outside in the morning, I like to throw my arms up and marvel out loud about the life in my backyard. I greet the day with whispered words of thanks to the birds landing in the privet and the worms sleeping under my feet. I am always looking for ways to let Mother Earth know that I'm grateful for the life She lavishes upon me. The reason I love permaculture is that it gives me practical ways to tune in and carry my thanks a little further – and because it helps everyone, even down to those wiggly little microbes in the soil.

On Sunday, November 20<sup>th</sup>, I joined the PCU Permaculture class in its second day of training. I had already completed the Basic Course about 9 years ago when I moved into my house, so I was familiar with the concepts of stacking, creating edge, etc., but there's always more to learn and a lot I have forgotten. So I went to learn some more, but what really blew me away was how exciting and how much fun it was to be in that space again, with people who won't settle for the status quo, who are inspired by nature's secrets, and who love being the pioneers that want to bring the old wisdom back into our over-mechanized society.

Scott Pittman, who has studied and taught with Bill Mollison, was one of the original PCU founders, and spent most of his life learning and refining the ways of permaculture, was our teacher. He led us on a merry mental ride through cryptograms, humanure, and gleying. He taught us that buckwheat mines phosphorus, elanthus trees hold slopes and daikons break up hard soil. He told us that salt cedar, the notorious villain of the waterways, actually transpires less than cottonwoods, that goats heads and cockle burrs are medicinal pioneers, and that Russians are the best gardeners in the world. We learned how to seal a pond (gleying) with hog droppings and grass and move nitrogen-fixing



Scott Pittman and the PCU Intensive Design Class  
At Ecoversity – November 2005

bacteria from the local native plants to the ones you plant in your yard. And he talked about building structures the Nubian way (like the Egyptians) to bring joy into your life!

At lunchtime, we left our solar-powered classroom, and dispersed to eat or do errands, some people stopping by the student built outhouse, made of straw bales. After a quick stop at home, I returned and hung out with the turkeys and some PCU friends. We also did a tour of the solar greenhouse that includes a shower and a pond.

In the afternoon, Scott talked about financial institutions – how CSA's (consumer supported agriculture) started in Japan, and the first credit unions were started in Germany by farmers who were trying to keep their land. He told us that the early credit unions in New York were allowed to use U.S. Post Offices as branches. Oh, my!

When I left EcoVersity that evening, my head was filled with visions of swales, wild onions, healthy streams and happy people. I am looking forward to next year's class and another year of tuning into the Earth and sharing in her deep-seeded wisdom.

*Watch for announcements of upcoming PCU course offerings in our next newsletter. – ed.*

## **Permaculture, Patience, and Possibility**

By Kari Andrikopoulos

In 1989 I was fortunate to meet Bill Mollison, while he was here in Santa Fe teaching a permaculture course. I was, at the time, a nursing mother, and was unable to attend the course. I was able, however, to speak with him privately, and got to know him a bit. What was inspiring to me was his humanness, a kind of "salty dog" personality that generated an insight for me into the possibility of permaculture.

We were at a potluck party toward the end of the course, and we happened to be outside in the garden, catching a breath of fresh air. I remember him saying that in order to turn things around and re-forest New Mexico all that was required was to begin planting trees. I was stunned by the simplicity of this statement, and I repeated it to a friend. That same friend went on to found Tree NM, an organization dedicated to tree planting around the state. For me, this is possibility in action.

When I was twelve, I had worked for a summer on my uncle's tree farm in Ft. Collins, Colorado. Hoeing those weeds from around the baby trees was hot and boring work for a pre-teen. 16 years later, on my way to a family reunion in Wyoming, I passed by the tree farm, and was amazed by the fact that in far less than a generation those six inch seedlings were now way taller than I was. Bill's simple observation regarding reforesting NM was something that could be done. Possibility in action.

The other story I want to share about permaculture and possibility features a friend, Ali Sharif, Project Director of Permacultura America Latina. Ali was a family friend, who had worked on a video that was made during Bill's visit that same summer. In the fall of that year he was planning to leave the area and travel to the rainforests in South America. I remember our conversation, as I challenged him about his departure. "What are you going to DO?" I queried, "Do you actually think you can save the rainforest single handedly?" His reply... "I don't know, but I HAVE to do something!"

Fast forward to last fall, when I was invited to an event in Santa Fe. As I sat and watched the slides and listened to the presentation from Permacultura America Latina, tears began to well up in my

eyes as I realized that this man, who I had challenged 15 years before, had in fact "done something." For me it was again a demonstration of possibility.

The other "p- word" I link with permaculture and possibility is patience. Both stories include the passing of time. My experience has been that we can plant the seeds, or seedlings, and with the passing of time and with care, nurturing, and feeding they will grow into sustainable life giving opportunities.

### **What is Permaculture?**

#### **Why Not?**

Why not have a sustainable future?

Why not have a rich, full life in a beautiful, safe, and supportive environment?

Why not have meaningful work that leaves time for a variety of activities?

Why not have a rich social life with lots of fun?

Why not make our cities into a collection of villages, decent places to live?

Why not grow healthy food? Why not have gardens, parks, and public spaces designed as Gardens of Eden?

Why not have industrial plants that can recycle everything we use in our lives?

Why not share with the people around you?

Why not ... in the end it is up to us.

It is not enough to beat our breasts and cry...

"What can I do?" ..,

It is totally clear what we can do.

In the first place we must put our own house in order. From this point we can extend our influence outward into the larger community by our example, by our society, by our values, and transform the Earth into a better place.

**DO IT !**

*Ali Sharif – project director of  
Permacultura America Latina*

### **Announcing a new Partner for the PCU!!!**

Permacultura America Latina (PAL) has agreed to be the fiscal sponsor of the Permaculture Credit Union, taking over this role from the Permaculture Institute in Pojoaque, NM. Our thanks to Scott and Arina Pittman for supporting the PCU for so many years in so many ways.

Please visit PAL's website [www.permacultura.org](http://www.permacultura.org) to learn more, and remember to make donations payable to PAL (Memo to Read: c/o PCU Funds).

### Call for New Board Members

It's that time of year when we begin looking for folks who are interested in helping the PCU grow.

Three of the current board of director terms will expire in May 2006. We need to find energetic individuals who would like to step into those positions to guide our current operations and help define the future of this institution.

Serving on the board of directors is a very rewarding and educational experience. Previous experience with credit unions or participation on other boards is not mandatory but is desirable. What is required is membership in the PCU, a significant commitment of time and talent, a willingness to learn the intricate regulations of credit union management, and a commitment to the PCU as a unique institution striving to create an alternative financial landscape based on permaculture ethics.

Interested parties should send a letter to the credit union office. A nominating committee has been formed and will contact those who express an interest, providing an opportunity to ask and answer questions. We welcome all inquiries. If you are at all interested, please let us know. **Deadline is February 28, 2006.**

### What's Coming Next?

**-Planning the Future** The Board and a volunteer committee have been working on planning for the future of the PCU. This is a complex process and continues to require not only our ability to accurately assess where we are now, but also a capacity to envision in what ways the PCU can and will evolve into both the short and long-term potential which we represent. We welcome the input of members and will likely be asking you to contribute to this process this Spring.

**- Energy Tax Credits**-Many changes have taken place as a result of the new Energy Bill passed by the Congress in 2005. We will publish an article this Spring to help guide you in your energy choices and give you some of the information you will need to take advantage of the tax credits available under this act. In the meantime, you may wish to consult with an advisor before making an investment in new energy hardware. Information is available at several websites, e.g. -[www.energystar.gov](http://www.energystar.gov) and [www.fueleconomy.gov](http://www.fueleconomy.gov)

**- Member Contributors to Newsletter** – Help make the newsletter better by contributing your views. Send your views to [perma@pcuonline.org](mailto:perma@pcuonline.org) to the attention of newsletter editor! Thanks!

### A PCU VISA CARD GIVES YOU ACCESS TO YOUR PCU SHARE ACCOUNT ONLINE - INTERNET BANKING ON A BUDGET

If you use a PCU Visa card for purchases or cash access, you can now pay the bill directly from your PCU account. There is no fee and you can save penalty fees and interest charges, too. Go to the PCUonline.org website and click on the link to EZcardinfo.com. You will find a menu of options including "Pay bill online". Follow the instructions for payment. Use your account # at the PCU (this is simply the one to three digit number that is on your statement). The one additional piece of information you will need is the ABA routing number for the PCU – 107089584. At the end of the process you will receive a confirmation number of the transaction. This is a quick and easy way to access your funds at the PCU and it saves time for you and for the staff at the office. A Permaculture Credit Union Visa card is easy to apply for. Call 1-888-415-6154 or visit [www..myCUcard.com](http://www.myCUcard.com).

### MEMBER SERVICES

*We are currently financing up to \$90,000.00 in loans per household. All rates are subject to change without notice.*

#### NEW & USED VEHICLE LOANS

#### MORTGAGE LOANS (Land & Home Equity)

#### BICYCLE LOAN DISCOUNT

#### SIGNATURE LOANS

#### SHARE & CERTIFICATED SECURED LOANS

#### CREDIT CARDS

#### STUDENT LOANS

#### SUSTAINABILITY DISCOUNTS

We provide sustainability discounts for projects that are earth-friendly. The usual discount is .75% off our current loan rates. Call our office staff for details.

#### DIRECT DEPOSIT

Have funds directly deposited into the PCU from your paycheck or other financial institution. Pay your bills by having funds directly transferred from your PCU account. Pay your PCU credit card with ease online.

### FINANCIALS:

LOANS  
TOTAL SAVINGS  
ASSETS  
MEMBERSHIP

*October '05*  
\$1,956,407.38  
\$2,614,658.70  
\$2,713,255.00  
785

*November '05*  
\$2,033,731.09  
\$2,635,740.21  
\$2,736,394.32  
797

*December '05*  
\$1,955,693.99  
\$2,593,859.83  
\$2,699,918.14  
802



# Permaculture Credit Union

Office Location: 4250 Cerrillos Rd., 2<sup>nd</sup> Floor,  
Santa Fe, NM 87507

Mailing Address: PO Box 29300,  
Santa Fe, NM 87592-9300

Toll Free: 1-866-954-3479

Phone: (505) 954-3479

Fax: (505) 424-1624

Web Site: [WWW.PCUONLINE.ORG](http://WWW.PCUONLINE.ORG)

Email: [PERMA@PCUONLINE.ORG](mailto:PERMA@PCUONLINE.ORG)

## Office Hours

Monday – Friday 10:00am – 2:00pm

### Loan Request

Monday – Friday 9:00am – 5:00pm

Or by appointment for member convenience.

## Management & Staff

Donald J. Sarich

*President/CEO*

Eileen Banashek

*Bookkeeper*

Willina M. Martinez

*Member Services Representatives*

## Board of Directors

Nora Haskins – Chair

Hugh Roberts – Vice Chair

Susan Coulter – Secretary

Donal S. Kinney – Treasurer

Edward L. McMillen – Director

Wesley Roe – Director

Allan Sindelar – Director

## Supervisory Committee

Carolyn Agard – Chair

Joseph Ellis – Member

Elizabeth Martin – Member

Phil Vergamini – Member

## Newsletter Editor

Vint Lawrence

Your savings insured to \$100,000

**NCUA**

National Credit Union

Administration

a U.S. Government Agency



*Newsletter Printed on Revision Paper*

90% Recycled 10% Kenaf

## Privacy Policy:

**We do not disclose any non- public information about our members to anyone except as permitted by law.**

## Permaculture Credit Union Mission Statement

We pool the financial resources of the people who believe in the Ethics of Permaculture and strive to redirect those resources to Earth friendly and socially responsible loans and investments. The Permaculture Credit Union promotes thrift among its members and provides credit at reasonable rates. It creates the opportunity for members to control the use of their money and contribute to the revitalization of their community and the planet.

## Dividends for Every Member !!!!

On October 1, 2005, our minimum required balance for receiving dividends was lowered from \$300 to \$50. We have many charter members who have less than \$300 in their share accounts. Dividends for every member is our way to say “thank you” for your loyalty and to recognize the folks that have helped us along the way. The strength of this credit union is its people. It is important that the PCU always be rooted in that truth and act accordingly. We are different from other financial institutions and we will always focus on our members first. Now is a great time to open an account for your children. All accounts will be earning interest from the first day of deposit – helping the Earth at the same time.

## USA Patriot Act - Annual Notice to Members

### Member Identification Requirements

In accordance with Section 326 of the USA Patriot Act, applicants for new accounts are requested to provide current picture identification that verifies identity including name, address and other identifying information.

In some cases, identification will be requested for current members if original documentation was not obtained with the opening of the account. In all cases, protection of our members’ identity and confidentiality is our pledge to you.

We support all efforts to protect and maintain the security of our members and our country.

*This notice is being published as required by law.*

## Holiday Closings:

### **New Year’s Day**

Monday, January 2, 2006

### **Martin Luther King, Jr., Birthday**

Monday, January 16, 2006

### **President’s Day**

Monday, February 20, 2006

### **Memorial Day**

Monday, May 29, 2006

## Just a Reminder from the Supervisory Committee:

PLEASE notify the Credit Union of any changes to your address or phone number. We want you to receive your statements and information about our services.