



RGCU NEWS

Fall 2023



Zia Checking.

A checking account that yields Dividends AND offers Rewards! With Zia Checking, you earn higher dividends on your first \$10,000! You'll receive all the access you would expect to have with a premier checking account, plus some unexpected benefits.

Learn more: www.RioGrandeCU.org/Dividend-Checking



healthCAR

Be prepared for costly vehicle repairs. Protecting your wallet from costly vehicle repairs has never been easier thanks to our partnership with healthCAR. This first-of-its kind plan provides affordable, straight-forward, month-to-month coverage for vehicles up to 20 years old.

Learn more: www.RioGrandeCU.org/Healthcar

New CU Anytime ATM Available at Alvarado Square.

RGCU helped bring a CU Anytime ATM to the Alvarado Building at Downtown Albuquerque so Bernalillo County Employees and the community can easily access their funds during business hours.



RIO GRANDE
- CREDIT UNION -

we understand

Don't Let Finances Turn You into a Grinch this Holiday Season.

The holidays are upon us, and with it comes the financial stress of the season. While we should be falling asleep with sugarplum fairies dancing in our heads, the thought of paying for presents or planning a family vacation could be keeping us up at night instead. Finances can turn the most wonderful time of year into a stress-filled nightmare. Maybe the Grinch had a point?

But there are ways to turn those bah humbugs into jingle bells! All you need is a little budgeting, some planning (beginning today), and resources from Rio Grande Credit Union (RGCU)!

Here are some ways to keep yourself from becoming a (stress induced) grinch this holiday season.

Financial Coaching for the Season.

'Tis the season to start holiday budgeting and saving, and you don't have to do it alone. RGCU members have access to 1-on-1 free financial coaching. Our certified coaches can help with a variety of money management issues, budgeting, credit scores, and planning for the future.

Learn More: www.RioGrandeCU.org/Coaching

Believe in the Magic of RGCU Rewards.

Do you know what makes great presents for friends and extended family? Gift-cards! If you've been using your RGCU Debit or Credit card all year, chances are you've earned plenty of points. Now's the time to redeem those points for gift-cards, merchandise, travel, and even cash back! RGCU Rewards is a fantastic way to help with gift giving during the holidays.

Learn More: www.RioGrandeCU.org/Rewards

HELOC for Your Holidays.

A HELOC (Home Equity Line of Credit) can help you mitigate the extra spending you'll do in the next couple of months. HELOCs are great for consolidating debt to free up some spending money for gifts, and funding DIY projects to prepare your house for guests.

Learn More: www.RioGrandeCU.org/Heloc

Winter (or Summer) Vacation Club Accounts.

Do you want to get out of Dodge for the holidays? Or maybe start planning your next summer adventure? Now's the time to start saving! An RGCU Vacation Club Savings Account is tailored for your next getaway. Open your account and have funds deposited automatically. Then, when you're ready for your vacation, the money will be there for you! You can also get a jump start saving for next holiday season with RGCU's Christmas Club Account.

Learn More: www.RioGrandeCU.org/Traditional-Savings





Message from Mike Athens PRESIDENT & CEO

Dear Members,

There's nothing quite like Albuquerque in the fall. The leaves over the bosque are changing colors, balloons are floating over the city, and the smell of roasted green chile is everywhere. This city and its surrounding areas are special. But what really makes this area special is its people. The men and women who call themselves New Mexicans. A lot of them also call themselves members of Rio Grande Credit Union (RGCU).

At RGCU, everything we do is in the best interest of our members who make up this wonderful community. The financial services we offer are tailored to New Mexicans because we understand the diverse needs of our community.

Just as the trees shed their old leaves to make way for new growth, we too, must embrace change and adapt to the evolving financial landscape so we can continue to effectively serve you and all our members. As a member-owned, not-for-profit financial institution, RGCU offers better rates, fewer fees, and an ever-expanding number of banking services designed to save you time and money, like our rewards program. Our rewards program is designed with our members in mind, making it easier to earn more points and redeem cash back, gift cards, merchandise, and more. Whether you're considering a new home, want to reduce your debt, or save more, we have the tools and resources to help you succeed. More benefits for you, our member-owners, means more money stays local, which benefits our communities.

Finally, as we head into the season of gratitude, I also want to take this opportunity to express how incredibly thankful we are for the trust you place in us. Our commitment to our community remains unwavering, and I am excited to share just some of the many community efforts that have taken place during the year. RGCU's community outreach programs have reached new heights in 2023. Our employees have volunteered over 860 hours of their time (as of this publication) to local non-profits such as NM Ramp Project, Tree New Mexico, and the Rio Grande Down Syndrome Network (to name a few). We also helped donate \$3,500 to the Albuquerque Public Schools Clothing Bank / Supply Barn, while providing words of encouragement to APS students through a unique initiative called Back-to-School Smiles. I am proud of our employees, and so happy to see the difference they continue to make in our community and our members' lives.

Thank you for trusting Rio Grande Credit Union to be your financial partner. We are grateful that you choose to conduct your financial business with us and look forward to serving you into 2024 and beyond.

Sincerely,

Mike Athens
President/CEO

Directory

BOARD OF DIRECTORS

- Dianne M. Brown | *Board Chair*
- Lucy Sedillo | *First Vice Chair*
- Irene Serna | *Second Vice Chair*
- Cynthia Borrego | *Secretary/ Treasurer*
- Susan Biernacki | *Director*
- Mark Sanchez | *Director*
- Dan Mayfield | *Director*

SUPERVISORY COMMITTEE

- Patty French | *Member*
- Lisa Wilson | *Member*

Holiday Closings

All RGCU branches and Member Resource Center (Call Center) will be closed on the following holidays:

- October 9th** | Indigenous Peoples' Day
- November 11th** | Veterans Day
- November 23rd** | Thanksgiving
- December 25th** | Christmas
- January 1st** | New Years Day

Contact info

MEMBER RESOURCE CENTER

Call or Text Us Today
505.262.1401 | 877.761.5136

TELLER PHONE

24-hour automated service **505.265.4926**
RioGrandeCU.org



The philosophy of people helping people has always been at the heart of RGCU. We know how important it is to show care and support for our community. Your concerns and dreams are ours, too. After all, **Teamwork Makes the Dream Work!** Here are some highlights from a few recent projects:

BACK-TO-SCHOOL SMILES.

Thank you to all members and employees who filled out a Smile Card. We received over 700 Smile Cards, and – because of this – we were able to donate \$3,500 to the Albuquerque Public Schools Clothing Bank / Supply Barn.



BUILDING INDEPENDENCE FOR THOSE IN NEED

RGCU team members volunteered their time to help build and install a ramp with NM Ramp Project. Their vision is a future where no New Mexican lacks safe access because of financial limitations.



SAN FELIPE DE NERI FIESTAS

RGCU and other volunteers helped serve over 2,200 hamburgers at San Felipe de Neri Fiestas in Old Town to help support local Catholic Parishes. We appreciate everyone who came out and showed off their giving spirit!

