

RGCU NEWS

Fall 2024



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.RGCU.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.RGCU.org/Healthcar

Make the Change
Change your world one swipe at
a time! RGCU's Make the Change
automates your savings using

your spare change. Your everyday debit card transactions are rounded-up to the next dollar amount and automatically deposited into your savings account. It's just that easy!

Learn more: www.RGCU.org/Make-the-Change



Unlocking Holiday Magic with Rio Grande Credit Union!

The holiday season is a time for joy, laughter, and creating unforgettable memories with loved ones. At Rio Grande Credit Union (RGCU), we understand that this time of year can also bring financial pressures. That's why we're dedicated to making your holidays merrier and brighter with a range of services designed to help you thrive during this festive season.

Turning Spending into Rewards

Imagine shopping for gifts and everyday essentials while earning points that can be redeemed for travel, merchandise, or even cash back! With RGCU Rewards, every purchase you make with your debit or credit card earns you points. Whether you're stocking up on groceries for holiday dinners or treating loved ones to thoughtful gifts, your spending goes further with

Learn More: www.RGCU.org/Rewards

rewards that add up fast.

Smart Spending, Happy Holidays

If you're looking to spread out your holiday expenses or manage unexpected costs that arise, RGCU's low-rate credit cards are designed to help you navigate the season with ease. Enjoy competitive interest rates and flexible repayment options, ensuring that your holiday cheer doesn't come with financial stress. Whether it's booking flights to visit family or taking advantage of seasonal sales, our credit cards provide the financial flexibility you need.

Learn More: www.RGCU.org/Everyday-Visa

Your Personal Holiday Helper

The holiday season can be overwhelming, especially when it comes to managing finances. At RGCU, we offer free financial coaching to help you create a budget, plan for expenses, and navigate any financial challenges that may arise. Our certified coaches are here to support you in making informed financial decisions so that you can enjoy the holidays without worrying about money.

Learn more: www.RGCU.org/Coaching

Saving Made Simple

Saving for the holidays has never been easier with RGCU's Christmas Club account. Put money away each month and watch your funds grow. You'll have a stress-free way to finance holiday shopping, travel, and celebrations. Whether you're saving for gifts, decorations, or a special holiday getaway, our Christmas Club account helps you plan ahead and avoid last-minute financial strain.

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

This holiday season, let RGCU be your trusted guide to financial well-being and joyful celebrations. From earning rewards on everyday purchases to receiving personalized financial advice, we're here to help you make the most of every moment. Visit us today to discover how RGCU can turn your holiday dreams into reality, one joyful step at a time.



Message from Your Credit Union

Preparing for a Prosperous 2025

As we approach the dawn of a new year, Rio Grande Credit Union (RGCU) stands ready to empower our members with the financial tools and support they need to navigate 2025 successfully. At RGCU, we pride ourselves on being more than just a financial institution – we're your local partner, deeply rooted in the New Mexico community, and committed to understanding and meeting the unique needs of our members.

Planning for the future starts with smart savings strategies, and RGCU offers a variety of options to help you achieve your financial aspirations in 2025 and beyond. Whether you're saving for a dream vacation, a new home, or your children's education, our savings accounts provide the

flexibility and competitive dividend rates that can help your money steadily grow. From traditional savings accounts to high-yield options, we have solutions designed to meet your specific goals and preferences.

At the heart of RGCU's mission is our dedication to serving our members with integrity, empathy, and a deep understanding of their financial needs. As your local credit union, we take pride in building lasting relationships with our neighbors across New Mexico. Whether you're visiting one of our branches or engaging with us online or via phone, you'll experience personalized service that puts your financial well-being first.

As we look ahead to 2025, RGCU is committed to helping you prepare for whatever the new year may bring. Our knowledgeable staff is ready to assist you in crafting a personalized financial strategy that aligns with your goals and priorities.

Together, let's make 2025 a year of prosperity and success!



Directory

BOARD OF DIRECTORS

Dianne M. Brown | Board Chair

Irene Serna | First Vice Chair

Patty French | Secretary Treasurer

Betty Valdez | Director

Ryan Pena | Director

Lisa Sedillo-White | Director

Mark Sanchez | Director

SUPERVISORY COMMITTEE

Claudia Armijo | *Member*

Bryan Gallegos | Member

Holiday Closings

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

October 14th | Indigenous People's Day, Columbus Day

November 11th | Veteran's Day

November 28th | Thanksgiving

December 24th | Christmas Eve (Half Day)

December 25th | Christmas Eve

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:

RGCU PARTNERS WITH SARANAM.

RGCU Volunteers cleaned, decorated, and helped furnish an apartment for a new Saranam family. Thank you to everyone who volunteered their time and energy to support a wonderful organization and their mission to end homelessness and poverty through housing, education, and supportive community.





SERVING HAMBURGERS TO SUPPORT SAN FELIPE DE NERI FIESTAS

RGCU and other volunteers helped serve over 2,400 hamburgers in Old Town to help support local Catholic Parishes.

ROADRUNNER FOOD BANK

RGCU volunteered at Roadrunner Food Bank to help pack more than 30 thousand pounds of food to be sent to our surrounding community. This will help provide nourishing food to New Mexicans and strengthen this community.

