

# Juntos Avanzamos Flag Raised at RGCU



Left to right: Chris Fitzgerald, RGCU President/CEO, Lucy Sedillo, RGCU Board Chair, Michelle Lujan Grisham, US Congresswoman, Pablo DeFilippi, VP Membership at National Federation of Community Development Credit Unions

On December 14, members of the National Federation of Community Development Credit Unions and the Cornerstone Credit Union League proclaimed Rio Grande Credit Union the first **Juntos Avanzamos** (Together We Advance) designated credit union in New Mexico. Lucy Sedillo, Board Chairperson of RGCU, accepted this designation on behalf of the credit union.

“This award is not so much recognition of one particular Rio Grande effort. It’s recognition of our history of service to the local community. We’re proud to raise the Juntos Avanzamos flag above Rio Grande Credit Union,” said President/CEO Chris Fitzgerald.

Local dignitaries and community development leaders participated in the event. Speakers included US Congresswoman Michelle Lujan Grisham, Consul de Mexico Efrén N. Leyva Acevedo, and Bernalillo Commissioner Art de la Cruz.

Ona Porter, Executive Director of Prosperity Works remarked, “First [Rio Grande Credit Union] gave us everything we needed to open *Prosperity Kids™* accounts for more than 500 children and emergency accounts for their parents. Then they sought and received a “low income” designation, and then became a CDFI (Community Development Financial Institution) allowing them to provide products and services on different terms. And now a Juntos Avanzamos designation declaring their intention to continuously serve the Hispanic community! When we ask our partners to act within their parameters of power to remove barriers and create pathways to economic security, opportunity abounds!”



Ona Porter, Executive Director, Prosperity Works helps Perla make a deposit to her *Prosperity Kids* account.

# EMV protection soon on RGCU Debit Cards

## GET BIG PROTECTION IN A TINY CHIP

Introducing chip technology for Rio Grande Credit Union Visa® Debit Cards – now with built-in chip technology. These new cards are not only more secure – they're also easy to use.

## RECEIVE ENHANCED SECURITY

When you use your card at a chip-activated terminal, the embedded chip generates a one-time use code. This code is virtually impossible to counterfeit and helps reduce in-store fraud.

## WHEN WILL I GET MY NEW CARD?

At the time of this printing, we're finalizing our card mailing dates. Please check [riograndecu.org/emv](http://riograndecu.org/emv) for the latest information on your new EMV protected Visa Debit Card. In the meantime, please continue to use your existing Debit card.



Chip-activated terminals are coming to certain U.S. retailers this year – and more locations in the years to come. If a merchant cannot accept chip transactions, simply swipe your card to pay. If a chip-activated terminal is available, follow these easy steps:

1. Insert the chip end of your card into the terminal with the chip facing up.
2. Keep your card in the terminal throughout the transaction and follow the prompts on screen.
3. Remove your card when prompted and take your receipt.



## Share your #NMRoots on Instagram

Living in New Mexico is truly a grand experience. From the Sandias to the Rio Grande, from neon sunsets to neon signs, from balloon speckled skies to muddy monsoons, from the red to the green, this is a community as unique as we are. This is a place where we have watched families grow, and where we will serve generations to come. Since our founding by the employees of the City of Albuquerque in 1953, we've been deeply rooted in the New Mexico community. We want to share these roots with the rest of the world and take pride in what we are privileged to see every day. Share what speaks to you about Albuquerque and New Mexico through any social media and tag it with #NMRoots.\* Let's show what it means to say, "This is home."

\*Per Instagram rules, we must mention this is in no way sponsored, administered, or associated with Instagram, Inc. By posting, users confirm they are 13+ years of age, release Instagram of responsibility, and agree to Instagram's term of use. Rio Grande Credit Union can use photos for promotions and advertisement.

## WHAT YOU NEED TO KNOW ABOUT IRA WITHHOLDING

Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided at any Rio Grande Credit Union location. Withholding from IRA payments,

when combined with other withholding, MAY relieve you from paying estimated income taxes. However, your withholding election does not affect the amount of income tax paid. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. Consult your tax advisor for details.



## BRANCH MANAGER SPOTLIGHT

# Kathryn Luna

Kathryn Luna has spent 20 years in the financial world. Her favorite part of working for Rio Grande Credit Union is seeing her members' appreciation when they get help with a loan, or open an account. Luna credits her Lomas staff as always being friendly and really caring about the members and each other. "This is a great company to work for," she says. "As an organization they really focus not just on the members, but the employees as well. It feels like one big team rather than individual branches and departments."



## THE SMARTER WAY TO YOUR BIGGEST REFUND



Rio Grande Credit Union has teamed up with **Love My Credit Union Rewards** TurboTax® program to get you your maximum refund, savings of up to \$15 on TurboTax federal products, and a chance to win \$25,000! Just try TurboTax Online for **FREE** (and provide your email address) by February 18th to be automatically entered in the TurboTax \$25,000 Payday Sweepstakes. Get started now! For more details, click the TurboTax banner on [riograndecu.org](http://riograndecu.org).

Get even more with the **Love My Credit Union Rewards** program. Members have saved over \$1.4 billion with exclusive offers from these great partners:

- Receive a 10% discount (business members a 15% discount) on select regularly priced **Sprint** monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each)
- Get safety and security of roadside assistance and more for less than \$1 per week\* with **CU Road Pal**
- Save up to \$200 on new **DIRECTV** service with monthly bill credits and a \$140 gift card
- Receive a \$100 gift card and smoke communicator with new a **ADT** monitored home security system
- Earn cash back when you shop at over 1,500 online retailers with **Love to Shop**

## RGCUcares

From December 2 to December 15, RGCUCares employees and members donated hundreds of Holiday toys and goods to UNMH, a **Children's Miracle Network** hospital. "I'm continually impressed by the generosity of our members and employees to help out our community kids," remarked Loan Processing Manager Elizabeth Newsom. "The Giving Tree has been a part of the Rio Grande tradition for over five years. I want to thank everyone who stopped in during the busy holiday season and made a donation," stated President Chris Fitzgerald.



Left to Right, Roger Gonzales, Board Chair of Help NM, Chris Samborski and Bill Daily of Rio Grande Credit Union, Todd Lopez of Siete del Norte

On October 29th, Chris Samborski and Bill Daily of RGCUCares presented Siete del Norte President Todd Lopez with a check for \$5,000 raised during the 3rd Annual **Rio Grande Credit Union Golf Classic**. The funds will be used toward the *Inspire Albuquerque* program beginning at Rio Grande High School. This program matches students with community mentors to explore areas of mutual interest. Also present was Josue Olivares, Executive Director of the South Valley Economic Development Center (SVEDC) and Tim Nisly, Executive Director of Social Impact and Nonprofit Community (SINC). SVEDC received a check for \$3,000 as part of the overall fundraising effort.

## share certificates

AS HIGH AS 2% APY\*

If you have funds that you won't need access to for at least three months, a Share Certificate is an easy, secure way to save. Call 505.262.1401 or visit [riograndecu.org](http://riograndecu.org) for more information.

\*APY = Annual Percentage Yield. Quoted rate requires an opening balance of \$25,000 or more. Fees may reduce earnings. Penalties apply for early withdrawals. All rates and yields are subject to change without notice. Some restrictions may apply. Unless otherwise paid, dividends compounded monthly.



## directory

### BOARD OF DIRECTORS

Lucy P. Sedillo, *Board Chair*  
Daniel J. Mayfield, *First Vice Chair*  
Cynthia Borrego, *Second Vice Chair*  
Irene Serna, *Secretary/Treasurer*  
Dianne M. Brown, *Director*  
Mark Sanchez, *Director*  
Ron B. Maestas, *Director*

### SUPERVISORY COMMITTEE

Susan H. Biernacki, *Chair*  
Patty French, *Member*  
Lisa Wilson, *Member*

### SENIOR MANAGEMENT

Chris Fitzgerald, *President/CEO*  
Janice Grieve, *Chief Financial Officer*  
Mike Athens, *VP Operations*  
Lily Currin, *VP Human Resources*  
Chris Samborski, *VP Sales and Service*  
Bill Daily, *VP Marketing and Member Experience*

## locations & hours

### RIO BRAVO BRANCH

301 Rio Bravo Blvd. SE

### SAN PEDRO BRANCH

1401 San Pedro NE

### DOWNTOWN BRANCH

1211 4th Street NW

### WESTSIDE BRANCH

485 Coors Blvd. NW

### LOMAS BRANCH

10001 Lomas Blvd. NE

### Lobby Hours

Mon-Thurs 9:00 AM - 5:00 PM  
Friday 9:00 AM - 5:30 PM  
Saturday 9:00 AM - 1:00 PM

### Drive-Thru Hours

Mon-Thurs 8:30 AM - 5:30 PM  
Friday 8:30 AM - 6:00 PM  
Saturday 9:00 AM - 1:00 PM

## holiday closings

All RGCU branches will be closed on the following holiday:

<b>JANUARY 1</b>	New Year's Day
<b>JANUARY 13</b>	All branches will open late due to all-staff meeting
<b>JANUARY 18</b>	MLK Jr. Day
<b>FEBRUARY 15</b>	Presidents Day

## contact information

**Member Resource Center**  
505.262.1401 | 877.761.5136  
**TellerPhone**  
24-hour automated service  
505.265.4926

[riograndecu.org](http://riograndecu.org)



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# A MESSAGE FROM THE PRESIDENT



Dear RGCU Members,

Season's Greetings from all of us at Rio Grande Credit Union! Every year, Rio Grande Credit Union puts our resources into building the best credit union for you. Over the past year, several strategic initiatives were fulfilled, including:

- Purchasing property on the corner of Unser and Cabezon.
- Receiving both the Low-Income and Community Development Financial Institution (CDFI) designations, which give us the ability to utilize federal programs to help build a better future for our community.
- Implementing business deposit services.
- Raising over \$8,000 for Siete del Norte and the South Valley Economic Development Center through our third RGCU Golf Tournament.
- Being involved in many Albuquerque area community outreach programs.
- Continued strong and healthy growth as evidenced by our placement in the prestigious Top 200 Credit Unions in the United States by DepositAccounts.com.

I believe that credit unions should be serving missions of helping our members with their financial needs and also giving back to our community in order to promote prosperity. I'm proud to say that Rio Grande Credit Union is a leader in community development!

Finally, I am excited to report that the architectural design for the new Cabezon Branch is almost complete. Our plan is to hire a general contractor in January and begin construction. If all proceeds as it should, our 6th branch will open some time before the end of 2016!

Thank you for your membership and we look forward to serving your financial needs for years to come.

Sincerely,

Chris Fitzgerald, President/CEO



## Annual Meeting AND CALL FOR VOLUNTEERS

10:00 AM Saturday, April 23 at the **Hotel Albuquerque** near Old Town. Please note the new location. Meet the 2016 – 2017 Board of Directors and Supervisory Committee, the volunteers you've elected to manage your credit union. Look for details on how to RSVP on [riograndecu.org](http://riograndecu.org) this February. If you're interested in volunteering for a Board position, please visit any Rio Grande Credit Union branch before noon on Friday, January 22nd to pickup paperwork confirming your intention to run.\*

\*In accordance with Rio Grande Credit Union election requirements, you are responsible for completing a Volunteer Application, a brief statement of qualification, biographical data (resume) and passing the Board of Directors financial literacy competencies required by the National Credit Union Administration. All paperwork must be delivered to the San Pedro Branch (1401 San Pedro NE) no later than noon on Friday, January 29th. The nominating committee will review applications and select on qualified candidate for each open position. The committee may or may not select a candidate for each position. In the event the committee does not choose a particular applicant, that applicant may submit member signatures totaling 1% of the RGCU membership as of December 31, 2015 in order to be placed on the ballot. All signatures must be delivered to 1401 San Pedro NE no later than noon on Friday, February 19th. For those positions, an election will be held in March. Results will be announced during the 2016 Annual Meeting on April 23.