



3 Years in a Row!

For the third year in a row, Rio Grande Credit Union makes the top 200 list of financially sound credit unions in the United States as ranked by depositaccounts.com. And this year, depositaccounts.com ranked Rio Grande Credit Union as the healthiest credit union in New Mexico. The exact ranking is based on a proprietary formula but does include the Texas Ratio, Deposit Growth, and Capitalization factors. But what that means to you is that you're a member of a sound, solid, and reliable financial institution.



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2 YEARS IN A ROW!

For the second year in a row, Rio Grande Credit Union was awarded Best Place to Work by the Albuquerque Journal and Workplace Dynamics. This year, the credit union moved up 8 places in the rankings for small companies (149 or fewer employees). Rio Grande Credit Union was also the highest ranked credit union in the category this year. "While receiving the award is a great recognition, the survey feedback helps the organization continue to attract and retain great employees," said VP Human Resources Lily Currin.

HELOC Prime Extended Through July

Great news. Because of overwhelming demand, we're going to extend our HELOC Prime promotion through the end of July. For qualified borrowers, that means you can get a Home Equity Line of Credit (HELOC) with no closing costs. This makes borrowing less expensive for our members – particularly while interest rates are still near historic lows. Like we say, if you've had your fill of HGTV, it might be time for a HELCO today! Come in soon, this great deal will not last long.



Golf Tournament September 21st



The 5th Annual Rio Grande Credit Union Golf Classic

Don't forget to register for the 5th Annual Rio Grande Credit Union Golf Classic! This year the tournament returns to Paako Ridge Golf Club on Thursday September 21. Last year, the tournament sold out!

Your registration fee includes 1 electronic raffle ticket, range balls, cart, BBQ dinner and a beautiful afternoon at the scenic Paako Ridge Golf Club. To register, please go to riograndecu.org/golf.

RGCU profile

RGCU WELCOMES
BARB DELLA LONGA, BRANCHER MANAGER



Having over 20 years experience in financial services, Barb Della Longa is pleased join Rio Grande Credit Union as our Lomas Branch Manager. "I really enjoy getting to know our members, then getting them into a product that helps reduce their overall stress," mentioned Barb. "Sometimes it's as simple as automating their savings plan to give members a little financial cushion in life." We're pleased that Barb decided to join the Rio Grande team. Stop by and meet Barb at the Lomas Branch sometime soon!



Members have saved nearly \$2 billion with Love My Credit Union Rewards!



Start saving today at LoveMyCreditUnion.org

RGCUcares

HIV WALK NEW MEXICO



Employees walking to raise funds and awareness on HIV and AIDS.

GUEST CHEF NIGHT



On April 28, employees prepared dinner for CMN families.

Donation to Special Olympics

Rio Grande Credit Union helps keep the torch burning bright! Throughout the month of April, Rio Grande Credit Union branches competed with each other to sell Special Olympic icons in support of the Torch Run NM. Through the work of our branch staff and our generous members, we were able to present a \$5,700 check to the New Mexico Special Olympics. Once again, the Rio Bravo branch won the icon sales competition. Special Olympics beneficiary Tim Harris remarked that, "This kind of community involvement helps keep me awesome. Thank you, Rio Grande."



CONGRATS TO THE BOARD

This year, the Rio Grande Credit Union Annual Meeting was held at the Embassy Suites on Saturday April 22. The Board and Supervisory Committee reviewed our record-breaking growth, financial performance, and community outreach. Congratulations to the returning Board of Directors and Supervisory Committee. After the meeting, a raffle raised \$1,250 for the Children's Miracle Network. Thank you to everyone who attended the meeting. If you'd like a copy of our 2016 Annual Report, please stop by one of the branches or visit riograndecu.org/publications to download a copy.

Text Your Credit Union



In August, you'll be able to text Rio Grande Credit Union using our main number: 505-262-1401. After verifying your identity, we'll be able to do many of the transactions that might normally require a phone call. We'll be able to send you balance and payment information, last account transactions, or even begin the lending process with our Account Relationship Officers. Look for more information to come about texting us at riograndecu.org.

SAVE FOR THE HOLIDAYS

After doing extensive research, we've discovered many "gift-giving" holidays take place in December. Sure, you could throw all your holiday purchases on your Rio Grande Credit Union Credit Card. OR, you could begin saving now with one of our Christmas Club accounts. Getting it set up is easy. Just stop by one of our convenient locations and speak with an Account Relationship Officer. Saving a bit every month between now and December can help make the holidays less stressful. After that, you can go back to enjoying your summer!

KITE FESTIVAL



Braving the April weather employees participated in the Alta Mira Kite Fest.

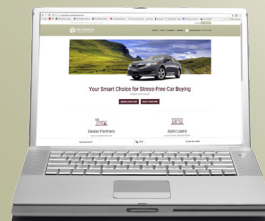
RUN FOR THE ZOO



On May 8, employees stretched their legs in the Run for the Zoo.

New Car Shopping Site

This spring, Rio Grande Credit Union made car shopping as easy as we make car financing! Check out riograndecu.org/cars. There, you can compare different makes and models, and even begin the loan application process. When you apply online, you get the member rate before you head off to the dealership. Even if you're at the dealer, you can apply on your smart phone to lock in your great Rio Grande Credit Union rate. This is just one more way that Rio Grande Credit Union membership makes your life easier.



directory

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

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

SENIOR MANAGEMENT

Chris Fitzgerald, *President/CEO*
Roy Stange, *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 and hours

RIO BRAVO BRANCH

301 Rio Bravo Blvd. SE

SAN PEDRO BRANCH

1401 San Pedro NE

DOWNTOWN BRANCH

1211 4th Street NW

CABEZON BRANCH

1526 Unser Blvd. SE

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 9:30 AM - 6:00 PM
Saturday 9:00 AM - 1:00 PM

holiday closings

All RGCU branches will be closed on the following holidays:

July 4 – Independence Day

September 4 – Labor Day

contact information

Member Resource Center

505.262.1401 | 877.761.5136

Teller Phone

24-hour automated service
505.265.4926

riograndecu.org



FEDERALLY INSURED BY NCUA



A MESSAGE FROM THE PRESIDENT



Dear Members,

Rio Grande Credit Union held our 2017 Annual Meeting on Saturday, April 22nd. For those of you who were not able to attend, let me briefly highlight our financial performance in 2016:

- Total assets ended at \$297,976,726, representing a growth of 9.07% since 2015.
- Total member shares ended at \$232,435,409, a growth of 9.1% since 2015.
- Total member loans ended at \$222,967,856, a growth of 3.73% since 2015.
- The Credit Union's earned net income for 2016 was \$2,875,848. The year-end return-on-assets ratio was a very strong 1.01%.
- Net worth ended at 14.1%. NCUA defines a well-capitalized credit union as above 7%.
- The total number of members as of December 31, 2016 was 29,256.

Rio Grande Credit Union's financial performance continues to be positively recognized nationally. We continue to receive many accolades from top evaluators, including Bauer Financial and Weiss Ratings. However, I'm excited to announce that once again, depositaccounts.com ranked us in the Top 200 Healthiest Credit Unions in the United States. 2017 is our third consecutive year for this prestigious ranking. We are ranked 110th in the United States, and 1st in the State of New Mexico! This is the 2nd year in a row for us to finish first in New Mexico!

I am also pleased to announce that the *Albuquerque Journal* awarded us a "Top Places to Work for 2017!" This is our second year in a row of winning this honor, which demonstrates the commitment our staff has for serving you, our member. A happy and engaged staff is a productive staff!

Finally, I want to thank you once again for your continued support of Rio Grande Credit Union. Without you, none of this would be possible. I truly hope that you and your family continue to achieve success in 2017.

Sincerely,

resident/CEO

NEW HOME BANKING SERVICE COMING THIS AUGUST

For those of you that use the Rio Grande Credit Union home banking services, you know it works well but looks a bit long in the tooth. In August, we'll have a full upgrade to the home banking platform. The upgrade will preserve all the existing functionality but have an updated user interface that's easier to navigate. Of course, every new system takes a little getting used to. Look for more information about the new Rio Grande Credit Union home banking to come on riograndecu.org and in your email.



RIO GRANDE
- CREDIT UNION -