



Rio Grande Credit Union Launches Financial Education Program

To better serve our community, Rio Grande Credit Union began providing free financial education for members and the public. Five Credit Union employees became Certified Financial Advisors through the Credit Union National Association (CUNA). Those financial advisors created a 10-week financial education program that debuted at St. Timothy's Lutheran Church. The partnership began with St. Timothy's hosting the classes and the Credit Union delivering the seminars. Topics included an introduction to finance, budgeting, understanding credit, and common account types. Nine people from St. Timothy's completed the first 10-week program just before Thanksgiving.

Since the program's inception, RGCU developed several partnerships with organizations throughout Albuquerque such as, the South Valley Economic Development Center, Hawthorne Elementary School and Loma Colorado Main Library. The Credit Union also holds seminars at our Rio Bravo branch. You can find upcoming seminars at riograndecu.org/Seminar.



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NO NEED TO STOP SKIPPING

Great news. You can now Skip-a-Pay after the holidays. The Rio Grande Credit Union Skip-a-Pay program is now a year-round option. This means if you'd like to skip a payment in March to enjoy Spring Break, that's an option. If you'd like extra cash for a summer vacation this June, you can skip then too.

Just remember, each Skip-a-Pay eligible loan is available for only 2 skips per year or 5 skips over the life of the loan. Please keep this in mind if you count on Skip-a-Pay during the holiday season.

To find out if any of your loans are available for Skip-a-Pay, simply log in to Rio Grande Home Banking at riograndecu.org.



Text your lender? We can do that!

You already know that you can text the Rio Grande Member Resource Center at 505-262-1401. Now, you can now text your Account Relationship Officer or Branch Manager using their direct dial line. It's a great way for you to get information about your loan status quickly. Just last month we received our first "textimonial" about the service.



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I think it's awesome that RGCU has a tool to better connect with customers. It is a convenient feature that allows me to ask questions and receive immediate responses!

Giving Tree Recap

This past holiday season, RGCU members purchased toys, books, and clothes for over 350 children who have had their holiday interrupted by illness. The annual Giving Tree effort helps provide some holiday



cheer to patients at Children's Miracle Network hospitals. "The generosity of Rio Grande Credit Union organization is truly appreciated by our patients and their families," said Daniel Martinez of Children's Miracle Network. "It's great to have a reliable community partner like Rio Grande."

NEW CREDIT CARD AWARDS COMING THIS SPRING!



Coming in March, RGCU members with our credit cards will receive new cards with a new card number. For those Rewards card holders, you'll also receive a NEW awards program called Rio Awards. Your existing rewards points will expire on March 20, so make sure to redeem your existing points before then. To find your point balance and redeem your points, log into more4u.rewardschoices.com. After March 20 that site will not be associated with Rio Grande Credit Union.

Lung Force and RGCU

Here's another way RGCU helps you breathe easier. This past October, Rio Grande Credit Union sold turquoise Lung Force icons at the branches. RGCU raised \$2,541 for the American Lung Association. All proceeds go to lung cancer research. Following the campaign, 7 RGCU employees participated in the American Lung Association Annual Lung Force Walk.



Equifax Data Breach

At least 16 credit union leagues across the country are now suing Equifax over their recent data breach. Here are a few things you can do to keep your identity safe.

- Regularly check your credit reports from Equifax, Experian, and TransUnion — for free — by visiting annualcreditreport.com
- Monitor your existing credit union, credit card, and bank accounts closely for charges you don't recognize. Sign up for eStatements to have your statements held securely inside Rio Grande Home Banking.

INTERESTED IN VOLUNTEERING?

Visit riograndecu.org/volunteer to learn how to become a candidate for open board or supervisory committee positions. It's a great way to support the credit union movement.

Raven's Artwork at Rio Bravo

This past December, the Rio Bravo Branch filled up with artwork from Rio Grande High School students. "We're proud to show off the artistic talents of these young people," stated Bill Daily, VP Marketing and Member Experience. "Lots of these students have worked hard all semester, and Rio Grande Credit Union is happy to showcase all their talent."

"Many of our employees are Rio Grande High School graduates," stated CEO Chris Fitzgerald. "It's important for us to play a role supporting our local high school. All our members should have a chance to come by and see their artwork."



RGCU cares



Our team show participating in the Making Strides Breast Cancer walk.



Our employees representing at the American Lung Force Walk.



RGCU employees delivered 187 items of food items to Roadrunner Food Bank.

MEET YOUR BRANCH MANAGER



The Lomas team is happy to welcome Albuquerque native Eric La Cour to the Lomas Branch. With 20 years of customer service experience and a recent graduate of our "Leadership Begins with Me" program, Eric has been instrumental in helping members better their financial health and stability. "I look forward to providing a 5 out of 5 member service experience," remarked La Cour. Take a moment and stop by the Lomas Branch. Eric will be happy to meet you.

ANNUAL MEETING SAVE THE DATE

The Rio Grande Credit Union 2018 Annual Meeting of will take place on Saturday April 21. More information will be available this coming February. Check riograndecu.org for details.

COLLEGE SCHOLARSHIPS

The New Mexico Credit Union Education Foundation scholarship applications are now available at riograndecu.org/scholarship and cuanm.org. Act quickly, application deadline is in February 23.

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*

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Patricia French, *Member*
Lisa Wilson, *Member*

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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:

January 1 — New Year's Day

January 15 — Martin Luther King Jr. Day

February 18 — Presidents Day

 **contact information**

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



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A MESSAGE FROM THE PRESIDENT



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. During 2017, we implemented several new products and services. They include:

- The implementation of NetTeller, our new Rio Grande Home Banking platform.
- An upgrade to Rio Grande Mobile Banking app to offer enhanced features.
- The implementation of our Libertad account.
- The implementation of Text Concierge. This allows our members to communicate directly with our staff via text messages.
- The implementation of e-receipts.

We also received several awards:

- Named a recipient of Albuquerque Journal's "Top Places to Work in 2017."
- Named a "Top 200" credit union in the United States and the top credit union in New Mexico by depositaccounts.com. This is our 3rd year for the "Top 200" award.

Overall, we operate an extremely safe and sound credit union that continues to grow and prosper. With assets now over \$320 million, Rio Grande Credit Union has become a large financial institution in New Mexico. We could not have achieved it without your continued support. In return, you have our commitment that we will help members with their financial needs and keep giving back to our community.

Thank you again for your continued support of Rio Grande Credit Union. Without you, none of our success would be possible. I truly hope that you and your family have a safe and prosperous 2018.

Sincerely,

Chris Fitzgerald, President/CEO



Save on TurboTax and get a chance to win \$25K!

As a Rio Grande Credit Union member, you can save up to \$15 on TurboTax® — the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund — plus a chance to win \$25,000! To be automatically entered to win, just try TurboTax Online for FREE (and provide your email address) by February 15th.¹ Start TurboTax today for free!

#1 Best-Selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit http://turbotax.intuit.com/lp/yo_guarantees.jsp for TurboTax product guarantees and other important information.¹ Limited time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.