



RGCU NEWS

Summer 2023



12-Month Share Certificate

RGCU Members can earn higher dividend rates than traditional savings accounts with a 12-month Share Certificate. It's a great way to boost your savings and help secure your financial future, all with a short-term commitment. If you want to earn more on your savings, an RGCU Share Certificate may be the way to go.

Learn More: www.riograndecu.org/certificates



Zia Checking.

A checking account that yields dividends AND offers Rewards! With Zia Checking, you'll earn dividends on balances over \$500. 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



Changes to Service Charges

The following service charge changes will take effect beginning September 1, 2023:

| | |
|---|--------------|
| Stop Payment | \$25.00 |
| Declaration of Loss | \$25.00 |
| Dormant Account | \$5.00/Month |
| Card Replacement | \$10.00 |
| Non-Participatory Account / Escheatment | \$50.00 |
| Close Account Within 90 Days of Opening | \$5.00 |
| Garnishment / IRS Levy | \$50.00 |
| Non-Member Cash Advance | \$20.00 |

5 Steps to Strengthen Your Financial Position this Summer.

Financial stress is something that affects us all. Whether it's a regular occurrence or a one-off event, the uncertainty of the unknown can be daunting. But RGCU Members can take proactive steps to help ease the financial stress they may be feeling.

We have 5 steps you can take today to improve your financial position this summer.

Signup for Free Financial Coaching Sessions. There is a connection between finance and mental health, and Rio Grande CU understands that. While not mental health professionals, our certified coaches can help you understand your money and the financial resources that are available to you - for Free!

Learn More: www.riograndecu.org/coaching

Turn Multiple Payments into One. Consolidate your debt into one easy-to-make payment with an RGCU Signature Loan. Take your credit card balance(s) and higher-rate loans and combine them to give you more peace of mind and alleviate stress. Depending on the balances you're consolidating, RGCU Signature Loans can have lower interest rates as well, which may mean a lower monthly payment and money saved!

Learn More: www.riograndecu.org/personal-loans

Make Your Home's Equity Work for You. Your home's equity - what your house is worth vs. what you owe - can be used to your advantage by opening a Home Equity Line of Credit (HELOC). A HELOC is much like a credit card. You can borrow money as needed up to the credit amount, which can help fund home projects, cover medical expenses, consolidate loans, etc. Plus, it's usually at a lower rate than a credit card!

Learn More: www.riograndecu.org/heloc

Redeem Your RGCU Rewards. You've racked up points all year long by using your RGCU credit and debit cards. Now's the time to reap the benefits! Whether you earned 4x points for gas or 5x points for groceries, those points can be redeemed for gift-cards, merchandise, travel, and even cash back. Don't miss out on your RGCU Rewards this summer!

Learn More: www.riograndecu.org/rewards

Establish a Financial Safety Net. Savings rates are high right now, which means it's the perfect time to open a savings account. Whether it's a traditional savings, rainy day account, or share certificate, you'll have peace of mind knowing that your money is safe and secure with Rio Grande Credit Union, all while benefiting from better rates.

Learn More: www.riograndecu.org/traditional-savings



RIO GRANDE
- CREDIT UNION -
we understand



Message from Mike Athens PRESIDENT & CEO

Dear Members,

Life is always presenting us with new opportunities. This holds true in our financial lives. We have all felt the strain of rising inflation, whether it's at the gas pump, shopping for groceries, or securing financing for homes, vehicles, and personal loans. This has had an impact on our members' lives. We see it every day in our branches and call center, and we understand how it has affected our members.

But rising interest rates create an opportunity for higher dividends on savings products. We want our members to take advantage of these high dividends through RGCU savings accounts, share certificates, rainy-day funds, money market accounts, and even our Zia checking account, which earn dividends on balances over \$500. This is a good time to shore up your financial future through safe and secure savings options.

We also encourage every member to take advantage of their RGCU Rewards. Every time you use your RGCU Debit and/or Credit Card, you earn points that can be redeemed for things like cash-back, gift-cards, or travel. Our rewards are robust and a differentiator between us and other financial institutions. We offer this to members because we want you to use them, to redeem them for offerings that will benefit you and your family. This is our way of showing you that we understand and care about your financial well-being. Please use your rewards points. They are there to help.

Finally, evaluating the big picture of your finances can sometimes seem intimidating, but as an RGCU member you are never alone on your journey. We offer Free Financial Coaching and additional guidance to help you understand your financial picture and learn about options and resources available to you. You can schedule a free coaching session online by visiting www.riograndecu.org/coaching.

Thank you for putting your confidence in Rio Grande Credit Union. We are here for you. We are here to support you and our community, and we look forward to serving you today, tomorrow, 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 | *Chair*
- Lisa Wilson | *Member*

Holiday Closings

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

- July 4th** | Independence Day
- September 4th** | Labor Day
- October 9th** | Indigenous People's 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:

SOUTH VALLEY PRIDE PARADE.

RGCU Volunteers helped bring people from all over New Mexico to honor County Commission District 2 citizens for their volunteer work and contributions to improving the quality of life in Bernalillo County NM.



RUN FOR THE ZOO

Over 35 RGCU volunteers had a great time supporting the ABQ BioPark Zoo by running, walking, skipping, and jumping a 3k.



TREE NM

15 RGCU staff and other volunteers helped plant over 100 trees in Jeanne Bellamah Neighborhoods.

