



This year's annual meeting will take place Saturday, April 15 at 10:00 AM at the Embassy Suites in Albuquerque (1000 Woodward Place NE).

For election information, please visit RioGrandeCU.org/Annual-Meeting.

If questions concerning the election arise, candidates shall address question(s) in writing to: Selectioncommittee@RiograndeCU.org.



## Save Money. Ace

Members can save up to \$15 on TurboTax federal products. PLUS, get started with TurboTax by Feb. 16, 2023, and you'll automatically be entered for a chance to win \$10,000. New H&R clients can also save \$25 on in-office tax prep services and returning clients get the Tax Identity Shield add-on for FREE (a \$35 value).

So whether you choose to hand off your taxes, get some help from experts, or file on your own, we are happy to bring you these member discounts on tax prep solutions this tax season!

Learn more:

RiograndeCU.org/TurboTax

## **RGCU Card Rewards You** Shouldn't Ignore in 2023

Debit and Credit Rewards aren't always what they appear. But at Rio Grande, we understand real rewards help real people live better lives. Here are just some of the rewards that you should be taking advantage of this year:

#### **Cellphone Protection**

Did you catch a case of butterfingers and drop your phone onto the sidewalk? It happens to everyone. Luckily, if you use your RGCU Debit or Credit card to pay your cellphone bill, you can be covered up to \$500 if your cellphone is damaged.



#### **Identity Theft Resolution**

Nothing can be more stressful than having your identity stolen. If your identity is stolen, you could be reimbursed for recovery costs up to \$5,000.

#### **Price Protection**

The holidays usually come with lots of big purchases. Did you notice something you bought last month is now advertised at a lower price? Don't worry! With RGCU Price Protection, you could be reimbursed the difference on purchases made with your RGCU Card!

#### **Extended Warranty**

Are you worried about the new TV you just bought? Or maybe the latest gaming system you picked up for the kids? Whatever big purchases you make, add some extra piece of mind with RGCU Extended Warranty. Members can double the manufacturer's warranty on items purchased with their RGCU Card up to one year.

Learn more: RioGrandeCU.org/Rewards

# New Year, New YOU! Start 2023 off with a financially fit resolution!

What are your 2023 financial goals? Are you looking to save money for summer vacation? Maybe it's time to purchase a vehicle? Will 2023 be the year you take control of your credit card debt? Whatever your financial goals are, Rio Grande CU is here to help you achieve your dreams with free financial wellness coaching, lowrate loans to help you save money and everything in between.

Visit RioGrandeCU.org. call us 505.262.1401, or visit one of our 7 branches so we can help you plan your 2023 financially fit resolution.



## A MESSAGE FROM THE PRESIDENT & CEO





### **S** directory

#### **BOARD OF DIRECTORS**

Dan Mayfield | Board Chair Dianne M. Brown | First Vice Chair Ron B. Maestas | Second Vice Chair Lucy Sedillo | Secretary/ Treasurer Cynthia Borrego | Director Mark Sanchez | Director Irene Serna | Director

#### SUPERVISORY COMMITTEE

Susan Biernacki | Chair Patricia French | Member Lisa Wilson | Member



### \ holiday closings

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

Jan 16 | Martin Luther King Jr. Day Feb 20 | Presidents' Day



## **S** 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











DEAR MEMBERS,

Happy New Year! I hope each of you had a wonderful holiday season and rang in the New Year with loved ones nearby. Now is the time for fresh starts and resolutions - and what better time to make plans to improve your spending habits and your overall financial health? While resolutions may be famously hard to keep - setting yourself up for success takes less time than you think. At RGCU, we're here to not only be your financial resource as you make plans for the new year, but also empower you to meet your financial goals through the resources we've invested in.

I am confident that we offer the best rewards in our region. We recently enhanced our debit rewards on grocery and gas purchases which earn you 4X and 5X more rewards, respectively. Speaking of rewards, you also have access to valuable benefits-benefits such as Cell Phone Protection, Roadside Dispatch, and Personal Identity Theft just to name a few. If you're left wondering how to access these money-saving benefits, visit RioGrandeCU.org/Rewards and see how they can help you in 2023.

Another valuable benefit you may want to take advantage of this year is our free financial education program which includes one-on-one coaching sessions with our certified financial coaches. These free resources can help you plan

for the future, help you understand different types of accounts, how to increase your credit score and so much more. If you find yourself wanting to improve your overall financial health this year, I encourage you to not be shy and reach out to us - we are here to help provide unbiased recommendations in a no-judgement setting.

Looking further ahead into 2023, we hope you will join us for our Annual Meeting on Saturday, April 15th at the Embassy Suites in Albuquerque. After transitioning to virtual meetings over the last few years due to the pandemic, we look forward to seeing your smiling faces and sharing a delicious breakfast with you once again as we recap 2022, look further ahead into 2023 and share the results of our Board of Directors election.

In closing, Rio Grande CU is here for one reason - our members. We want to help make your dreams come true by helping you strengthen your financial wellness and making it easier to do business with us. We appreciate your trust in Rio Grande CU as your financial institution and look forward to being a resource for you in 2023 and beyond.

Sincerely,

Mike Athens President/CEO

# **RGCUcares**

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:

#### **AVENUE OF FLAGS.**

Let your heart beat true, for the Red, White, and Blue! The Avenue of Flags event was a great way for RGCU and community partners to support our veterans and organizations who help the men and women who have served our country.

#### **DAV (DISABLED AMERICAN** VETERANS).

RGCU received over 300 pairs of socks, provided 100 VA Patient personal care gifts, and donated \$15,000 to DAV from RGCU's Employee Community Fund. Thank you to everyone who donated and volunteered! This means a lot to Rio Grande CU, our local communities, and Disabled American Veterans.



#### MAKE MERRY SANTA'S **WORKSHOP / SHOPPING** EVENT.

Spreading holiday cheer for all to hear! RGCU helped an estimated 450 APS Title 1 homeless families receive gifts for the holidays.

