

RGCU news

Spring 2023



YOU'RE IN SAFE HANDS.

Given the recent headlines about the sudden closure of two large banks, we want to assure you that Rio Grande Credit Union remains safe and strong, just as it has been since 1953.

Learn More: www.riograndecu.org/safe



2023 ANNUAL MEETING

After being online for the last several years, we are back in-person for this year's annual meeting! **Please join us April 15, 2023**, at the Embassy Suites in Albuquerque (1000 Woodward Pl. NE, 87102). We encourage all members to attend.

To learn more and register for this year's Annual Meeting, visit www.RioGrandeCU.org/Annual-Meeting. **Registration is required.**



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 including cell phone protection, roadside dispatch, auto rental insurance, and more!

Learn more: www.RioGrandeCU.org/dividend-checking



RIO GRANDE
- CREDIT UNION -
Celebrating 70 Years!

Spring Clean Your Finances

Spring is a great time of year to clear your house of accumulated junk and make it shine. Why not do the same for your finances? Some of your money matters may need a good wipe down this season. A thorough financial spring-cleaning is a great move for all RGCU Members!

Here are some ways to spring clean your finances:

Clean Out Your Budget

It's time to shake out the dust in your budget! Review your monthly spending and find ways to cut back. Have you been overdoing takeout food this year, or buying more shoes than you could possibly wear? Now is a great time to pare down your budget until it looks neat and trim.

If you'd like some budgeting help, contact RGCU and schedule a free financial coaching session. Our certified financial coaches are available to meet one-on-one and can help you understand a variety of subjects related to money management and saving for the future.

Learn More: www.RioGrandeCU.org/coaching

Toss Out Your Debt

If you've been stuck on the debt cycle for too long, make this spring the season you create a plan to break free. RGCU has tools to help, including debt consolidating Signature Loans.

Consolidate your debt into one easy to make payment. No collateral is required and we offer some of the best interest rates and terms in the area. Breathe easy knowing your debt is under control and your financial future is bright.

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

Sweep Up the Savings with RGCU Rewards

If you have a case of spring fever, there is a cure – redeeming your RGCU Reward points for things like cash back, gift cards, merchandise, and more!

Whenever you use your RGCU Debit Card or RGCU Rewards Visa Card you earn points. No hoops to jump through. No minimum number of transactions. Just reward points made easy. Take advantage of your RGCU Rewards this Spring!

Learn More: www.RioGrandeCU.org/rewards

Make Your DIY Projects Sparkle

What projects do you have lined up this spring? Maybe some new flooring? What about redoing the bathroom? Are you looking at your backyard and envisioning a new patio deck? Whatever big DIY projects you have planned, an RGCU Home Equity Loan can help you finance said projects.

Your home equity loan is repayable over a fixed term, gives you a secure, locked-in rate and a consistent monthly payment. This is a safe, smart way to help all your home projects get to the finish line this spring.

Learn More: www.RioGrandeCU.org/home-equity-loan



Message from Mike Athens

PRESIDENT & CEO

Dear Members,

2023 marks 70 years of putting the needs of our members and our community first. RGCU was chartered by two City of Albuquerque employees in 1953. Our members – then, all City of Albuquerque employees – found safety, financial value, and excellent service in the years that followed – even in uncertain times. This continues to be true even 70 years later. From the first member we served in 1953 to each new member we welcome today, we are committed to helping everyone reach their financial goals, despite one's financial position or challenging economic times.

While our financial strength has been tested throughout the years at the hands of economic uncertainty, we have successfully weathered each storm, coming out stronger every time, and we're committed to helping our members do the same.

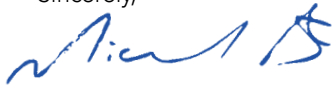
While the business of money and personal finance has always been a hot topic, it has become increasingly more so as we are once again finding ourselves living through challenging times. After emerging from two-and-a-half years of a pandemic, we're now faced with the highest inflation we've seen in over four decades. Gas prices have reached record levels and prices of goods and services are predicted to continue rising. The Federal Reserve Bank has hiked rates by five percentage points over the last year and will continue hiking rates until inflation subsides. Not to mention, the collapse of two U.S. banks. Understandably, many consumers are feeling uncertain.

I want to assure you that your money is safe with RGCU and we are here to help you and your family thrive during this time. Whether it's keeping your money safe and earning competitive rates, refinancing debt to lower your monthly payments, or simply helping you find more room in your budget, you can count on us to be there for you as a trusted financial partner.

For 70 years, RGCU has genuinely worked to help our members achieve their financial dreams. Our commitment to doing the right thing for your well-being isn't something we simply promise. I'm pleased and proud to see it come to life before my eyes every day. Our team is hard at work on delivering new products, services, and technology based on your feedback so we can continue delivering on our promise to help you achieve your financial dreams. Some of the new enhancements you can expect to see will include a new loan and account opening system, and a loan center located at 1401 San Pedro NW – a remodel of our first branch location outside a City of Albuquerque facility.

We thank you for your confidence in us and for choosing RGCU. We look forward to another 70 years of putting our members and our community first!

Sincerely,



Mike Athens
President/CEO



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

May 29th | Memorial Day

June 19th | Juneteenth

July 4th | Independence 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:

LOBOS GIVE DAY.

Lobos Give Day is an event that brings together fans of UNM Athletics from across the country through giving. RGCU donated \$5,000, \$100 for every state that turned cherry red. All funds raised will help the Lobo Scholarship Fund, Sport-Specific Enhancement Funds, the LIFE Program, and the Lobo Excellence Fund.

- Dollar Goal: \$300,000
- Total Amount Raised: \$342,274



URBAN GARDEN PLANTING.

15 RGCU employees helped plant vegetables in the urban garden for fresh health food to support low-income families throughout the year in the International District.

