

FALL 2020



# RGCUnews

## New and exciting improvements coming this fall for Rio Grande Credit Union members!

**Beginning** in October, you will start seeing some improvements that will help make things easier and enhance your experience at RGCU.

Our San Pedro branch location is one of our most popular branches and also the oldest. We have acquired and are renovating a location on Marble and San Pedro, just one block south of our existing branch location. The existing facility will be closed by the end of 2020 and the branch on Marble will assume all operations. Look for the new branch to open late October or early November.

Additionally, we will be installing some new technology called Interactive Teller Machines, or ITMs, at the new location. Picture an ATM that comes to life! ITMs will allow you to interact with Credit Union tellers through two-way video chat directly on the screen. You'll be able to do just about anything you could do in the teller line without having to go into a branch. Deposit checks, get cash back, make a loan payment, or ask questions about your account. It might seem strange talking to a teller through a screen, but once you give it a try we think you'll learn to love the convenience.

In late October, we will be unveiling a new website. Based on your feedback, the new site will offer a friendlier and easier-to-use platform regardless of which device you are viewing it

from. That means, regardless of whether you're seeing it from your computer, tablet, or mobile device, it will be easy to read and navigate. It will feature updated information regarding our accounts, loans, financial resources, and ways to connect with us. And it will be nicer looking and more modern.

Your digital experience will also be made easier with the addition of true online account opening and online lending. You will soon have the ability to open and fund new accounts, and apply for new loans from our website and from your mobile device.

We are making some improvements to our Mobile Banking App as well. Upgrades will give you expanded ability to pay friends and family securely. And you will soon have the ability to monitor your credit score from our mobile app.

We are also building a better rewards platform and expanding the ways you can redeem rewards. Beginning in late October, the points you accumulate by using your Debit Card or Rewards Visa Credit Card can be redeemed for cash, a wide selection of merchandise or gift cards, some charities, or purchase rebates. In addition to travel-related perks, Purchase Rebates will offer reimbursement for many other things you buy!

**So be on the lookout for these great enhancements!**

## THIS FALL, USE THE CARD THAT HAS YOUR BACK!

**Your** RGCU credit cards and debit cards are packed with benefits! These benefits will not only help protect you when making purchases, the perks cost you nothing. Here are two that are useful during the holiday season.

### Price Protection

If you purchase an item with your card and see it advertised at a lower price within 60 days, you can be reimbursed the difference.

### Extended Warranty

You can double the manufacturer's warranty of an item purchased with your card up to one year.

**For more information on these benefits — and all the other benefits of your cards — visit [RioGrandeCU.org/Card-Benefits](http://RioGrandeCU.org/Card-Benefits)**



**RIO GRANDE**  
- CREDIT UNION -

WE UNDERSTAND

# 9 WAYS TO HELP PROTECT YOUR IDENTITY

**When** an individual's identity is stolen, the thief wreaks major havoc on the victim's financial health, which can take months, or even years, to recover from. Fortunately, there are steps you can take to prevent yourself from becoming the next victim. Here is your guide to identity theft protection.

## 1. Monitor Your Credit

One of the best preventative measures you can take against identity theft is monitoring your credit. You can check your credit score for free by ordering your credit report once a year from each of the three credit reporting agencies at AnnualCreditreport.com. Check your score for any sudden hits and look through your reports for suspicious activity. It's also a good idea to review your monthly credit card bills for any charges you don't remember making. Plus, you'll soon be able to monitor your credit score in our Mobile App!

## 2. Use multi-factor authentication

When banking online, or using any other service that utilizes sensitive information, always choose multi-factor authentication. If possible, use your thumbprint or facial recognition as one means of identification. Otherwise, use multiple passwords, PINs or personal questions to make it difficult for a hacker to break into your accounts.

## 3. Use strong unique passwords

Never use identical passwords for multiple accounts. If you do so, you're making yourself an easier target for identity thieves. Instead, create strong, unique passwords for every account you use. The strongest passwords use a variety of letters, symbols and numbers, and are never mock-ups or replicas of popular phrases or words.

If you find it difficult to remember

multiple passwords, consider using a free password service, like LastPass. You'll only need to remember one master password and the service will safely store the rest.

## 4. Only use Wi-Fi with a VPN

Did you know you are putting your personal information at risk every time you use the free Wi-Fi at your neighborhood coffee shop (or any other public establishment)? When using public Wi-Fi, always choose a Virtual Private Network (VPN) instead of your default Wi-Fi settings to keep the sensitive information on your device secure.

## 5. Block robocalls

Lots of identity theft occurs via robocalls in which the scammer impersonates a government official or the representative of a well-known company. Lower the number of robocalls reaching your home by adding your home number to the Federal Trade Commission's No Call List at donotcall.gov. It's also a good practice to ignore all calls from unfamiliar numbers, because each engagement encourages the scammers to try again.

## 6. Upgrade your devices

Whenever possible, upgrade the operating system of your computer, tablet and phone to the latest versions. Upgraded systems will keep you safe from the most recent security breaches and offer you the best protection against viruses and hacks.

## 7. Shred old documents

While most modern-day identity theft is implemented over the internet or through phone calls, lots of criminals still use old-fashioned means to get the information they need. Dumpster-divers will paw through trashed papers until they hit upon a missive that contains personal information. It's best to shred all documents containing sensitive information as soon as you don't need them.

## 8. Keep personal information personal

Be super-cautious about sharing sensitive data, like your Social Security number and banking PINs, with strangers – and even with friends. It's also a good idea to use the strongest, most private security settings on your social media accounts to keep hackers out.

## 9. Invest in identity theft protection

If you're still nervous about being the next victim of identity theft, you may want to sign up for an identity-theft protection service. They don't come cheap, but services like LifeLock and IdentityForce will monitor your personal information online and immediately alert you about any suspicious activity.

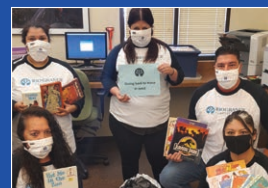
Identity theft can be an expensive nightmare. Be proactive about protecting your identity and keep your information and your money safe.



**2020 Carrie Tingley Hospital Foundation (CTHF) Mudd Volleyball** — This year's Mudd Volleyball event looked a little different, but the cause remains the same. This year's was held as a virtual event, but our employees still helped raise money for Carrie Tingley Hospital Foundation.



**Friends of the Public Library** — Friends of the Public Library is a nonprofit organization that helps support the public libraries in Bernalillo and Sandoval county. In August, RGCU employees helped raise money and collect books, CDs, DVDs and records to help support their educational and literacy programs.



## **New Day Youth & Family Services**

— New Day Youth & Family Services is a youth homeless shelter focused on meeting the needs of young people in trouble. They provide a range of services including a safe home, life skills training, counseling & case management services, a detention diversion program and transitional living assistance. RGCU employees helped collect toiletries, arts/crafts, furniture, games, toys, luggage/backpacks, parenting items, and clothing of all sizes.

## **Locker #505 Student Clothing Bank**

— Locker #505 Student Clothing Bank is a nonprofit organization that provides K-12 Bernalillo county students with school clothing. Due to a devastating break in and vandalism that took place in June, Locker #505 needed financial support and donations of gently used clothes. RGCU helped collect clothing for infants and adults to help replenish their much-needed inventory.



# 7 naughty scams to watch out for this holiday season

**The** holidays are approaching and with it comes the season for scammers to go after your hard-earned dollars. Keep your money safe by reading up on the most common scams taking place this time of year and practicing caution.

## 1. Phishing emails

Always popular, phishing scams get even more prevalent before the holidays. They can take the form of bogus delivery confirmation requests seeking your information or even a personalized letter to your child from “Santa.”

Be extra careful this holiday season when it comes to sharing personal information online or with an unverified requester.

## 2. Fake charities

Sadly, many scammers will capitalize on the goodwill that flourishes this time of year by asking you to make a donation to a charity that does not actually exist. Verify the authenticity of any charity you'd like to make a contribution to by checking it out on a website like CharityNavigator.org. Also, it's best to contact a charity on your own instead of following a website or email link.

## 3. Package theft

The holidays mean USPS, UPS and FedEx trucks will be everywhere, dropping off boxes of goodies all over the neighborhood.

Usually, these drop-offs go as planned. Unfortunately, though, some 23 million customers will have their packages stolen from their doorsteps this year.

Don't be one of them! Make sure your packages will be delivered while you are home, or have them delivered to your work address. If necessary, and especially when ordering something expensive, arrange for a delivery that requires your signature upon receipt. Otherwise, track your order and know when to look out for it so you can

bring it inside as quickly as possible after it's dropped off.

## 4. Bogus sites

You might get lucky and find that perfect gift at a super-low price, but don't believe any ads or websites that are practically giving away the good stuff for free. These are, quite likely, scams. Once you click an ad link and place an order, you'll never hear from the site again. Worse yet, they may use the information you shared to empty your accounts.

Only shop on reputable sites. Remember to check the website address/URL before placing an order. It may look strikingly similar to a popular site, but if one letter is off or missing completely, the site is bogus and you need to get out. Also, always look for that important “s” after the “http” in the web address to verify a site's security.

## 5. Fake freebies

Lid you really just see a Facebook post offering you a new iPhone, completely free of charge? If you have, run the other way and don't look back! You're looking at a scam, designed to lure you into sharing your information with criminals or unwittingly installing malware on your device.

Fake freebies run the gamut from new phones, complementary cruises and various luxury gift items to free holiday-themed downloads, like music, wallpaper and games.

If you're offered any outrageous free gifts by text message, email or social media posts, ignore them. Downloads, though, may be safe, but need to be carefully vetted for authenticity

before you accept them.

## 6. Defunct gift cards

Many scammers sell expired or empty gift cards this time of year, hoping to make a profit on a card that isn't worth more than the plastic used to make it.

Ask to inspect any gift card you purchase before you finalize the sale. Check to see if the activation code is exposed. If it is, the scammer has probably already used the card or has copied the information and will use it soon.

## 7. Temporary holiday jobs

Businesses tend to hire extra hands during the holiday season. Don't get stuck working for criminals!

Many scammers will pose as employees of recognized businesses and post help-wanted ads on social media platforms and popular websites. When a job seeker follows the links in these ads, they are directed to a bogus site that looks just like the site of the company the scammer claims to represent. They'll be asked to share personal information to submit an application. The scammer will then make off with this information and the promised job will never materialize.

If you're looking for a seasonal job, apply in-person or directly on a business's website. Do not follow any links.

**As always, be aware and be cautious when enjoying the holiday season. Don't get grinchd! Stay alert and use caution to keep your money — and your information — safe.**

## This season, choose Gift PAY at RGCU!

Choose a check design for the occasion. Add a personalized message. Press send.

**Want** to send gift cards to friends & family this year but don't want to come to a branch to get them? Skip the trip with RGCU's GiftPay! You'll get the convenience of a gift card, without the hassle. With GiftPay, you don't have to worry about buying a card, choosing a gift card, or getting stamps! Plus, GiftPay gift checks cost less than most greeting cards but still offer a range of colorful designs to suit the occasion and the option for personalization. Just add your recipient, pick your design, write a message and press send. We send the gift check to the recipient. Funds are withdrawn when the check is cashed.

### How to get started:

- Log in to Online Banking
- Select the “Bill Pay” tab
- Select the “GiftPay” tab
- Select “Recipient” and enter the information
- Select the occasion (holiday, birthday, baby, just because, graduation, wedding, or custom)
- Select from a variety of festive designs for each category
- Write your custom message
- Preview
- Press “send” and your gift check will arrive in approximately seven days.

## directory

### BOARD OF DIRECTORS

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

### SUPERVISORY COMMITTEE

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

### SENIOR MANAGEMENT

Mike Athens | *President/CEO*  
Roy Stange | *Chief Financial Officer*  
April Bradshaw | *VP Member Operations*  
Jeff Cain | *VP Marketing*  
Lily Currin | *VP Human Resources*  
Erin Gomez | *VP Specialty Services*  
Tia Sabawi | *VP Consumer Lending*

## locations & 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 | 9am-5pm  
Friday | 9am-5:30pm  
Saturday | 9am-1pm

### DRIVE-THRU HOURS

Mon-Thurs | 8:30am-5:30pm  
Friday | 8:30am-6pm  
Saturday | 9am-1pm

## holiday closings

All RGCU branches will be closed on the following holidays:

**October 12** | Columbus Day  
**November 11** | Veterans Day  
**November 26** | Thanksgiving  
**December 24** | Close @ 1pm for Christmas Eve  
**December 25** | Christmas Day  
**December 31** | Close @ 2pm for New Year's Eve  
**January 1** | New Year'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

### VIDEO CONNECT

RioGrandeCU.org/VideoCONNECT

[RiograndeCU.org](http://RiograndeCU.org)



## A MESSAGE FROM THE PRESIDENT & CEO



DEAR MEMBERS,

**Along** with green chili, this time of the year usually brings balloons and the beginning of a holiday season sure to be filled with parties and family gatherings. Obviously, this year is very different. And while things are far from "normal," I hope everyone is staying healthy..

We have strengthened many of our online and remote services so you don't have to visit a branch if you would rather stay at home. With VideoCONNECT, our new Video Banking, our live representatives can securely help you via video chat from your computer, tablet or phone. Apply for loans, new accounts, sign forms and do many of the other things you would in a branch. With online and mobile access, you can pay bills and transfer funds, send money to friends and family, deposit checks, and more. You can make deposits, check balances and withdraw cash surcharge-free at one of our convenient ATMs. You can interact with a live representative via text. And we have a full-service call center to help you over the phone.

Reflecting upon the concept of "health" it strikes me that we are dealing with two health crises right now, a terrible virus as well as threats to our financial health.

For our part, I would like to assure you that Rio Grande Credit Union remains a solid and healthy financial institution with strong cash reserves. We have continued to welcome new members throughout the pandemic and all of our branches remain open, while operating under prudent, protective restrictions.

Rio Grande Credit Union exists to provide services and credit to members and offer a better choice than big banks. Having good credit and being able to borrow based upon your history and financial reputation is incredibly valuable, but so is having a financial institution that understands our members and helps them when they need it. Through all of this, we continue to help our community finance their homes, cars, educations, businesses and futures.

But what do you do when, through no fault of your own, your economic world shuts down? What do you do when you want to work and have the skills and motivation to make a living, but you are directed to stay home? For many of our members, this is a reality. That's why we continue to do all that we can to assist our members. We have been working with those who have been impacted by COVID-19 on an individual basis - one member at a time.

Our goal is to help keep members and businesses solvent and to protect their credit. When all of this is over, and that day will come, we want your financial health and safety to have been preserved. If you are facing financial hardship, please call us before you get behind so that we can make a plan together.

**Thank you for your continued membership.**

**Mike Athens**  
President/CEO