

SPRING 2021



# RGCUCUnews

## UPCOMING FINANCIAL SEMINARS

Members are invited to join Rio Grande Credit Union for free, live interactive workshops. Each topic can be safely viewed from your computer, tablet or phone.

### Financial Products and Services with RGCUCU

**Wednesday, April 7, 2021  
@ 11am – 12pm**

Let's face it — banking and finances can be well... a little dull. However, it's something all of us need to consider and revisit from time to time. Join us as we take a look at the financial products and services that could help you in your journey to financial well-being.

### Saving with the "WRITE" Budget

**Tuesday, April 20, 2021  
@ 12pm – 1pm**

How much should you allocate to savings every month? It all starts with your budget. During this virtual seminar, you will learn the importance of saving all while staying on track with your monthly expenses.

### Understanding and Managing Your Credit

**Tuesday, April 27, 2021  
@ 12pm – 1pm**

Join us as we dive into how credit reports work. You'll learn the basics of credit reporting and scoring, how to protect and improve your credit, and more.

**Register for any or all of the workshops at [RioGrandeCU.org/Seminars](http://RioGrandeCU.org/Seminars)**

## Spring Clean Your Finances.

Spring is here, which means you may suddenly have the itch to do some spring cleaning. In addition to switching out your wardrobe and chasing away the dust bunnies, this may also be a good time to dust off your finances. Let's review some of the ways you can improve your money management during this time of year, and how we can help!

**De-clutter your finances.** Review your monthly budget and look for opportunities to cut out extra expenses that may be cluttering it up. Think about things like subscriptions you don't use anymore or upgraded apps and services you don't really need. **Pro tip:** Online and Mobile Banking can help with this by showing you your recent and pending transactions, including ATM visits & debit card purchases.

**Clean up your credit.** Your credit score is important. It can affect your loan interest rates, your ability to secure a job, and much more. That's why we want to give you access to your score whenever you want – all for free. Rio Grande Credit Union will update your credit score once per quarter. All you have to do is log into our Mobile App!

**Dust off your savings plan.** Haven't been following your savings plan lately? Now is a great time to bring it back to life. Not to mention, our Make the Change program can help you meet your savings goals! Your everyday debit card transactions are rounded-up to the next dollar amount and the difference is deposited into your designated RGCUCU savings account.

## eStatements – Fast. Safe. Convenient.

### Why We Encourage You to Enroll in Free eStatements.

- eStatements are free and secure. They arrive to your inbox faster than a paper statement arrives to your mailbox.
- eStatements are far more secure than paper statements. Mailed statements can be easily intercepted by identity thieves and can often be delivered to the incorrect address, especially if you have recently moved.
- eStatements save paper and reduce clutter.
- Due to postage and printing costs, and given alternative electronic options for accessing member statements, there will now be a \$2.00 service charge for each mailed statement for Roadrunner Checking account.

### Signing up for eStatements is easy!

Simply log in to Online Banking, click the eStatements tab, and follow the simple instructions.

## Mark Your Calendars for our 2021 Annual Meeting!

This year's annual meeting will take place Saturday, April 17 at 10am. While we had hoped to meet in person this year, we will be hosting the meeting online again due to the COVID-19 situation and the New Mexico Department of Health's ban on public gatherings. **Topics will include: the highlights of 2020, the state of the credit union, the Board of Directors election results, and upcoming events in 2021.** Please visit [RioGrandeCU.org/Annual-Meeting](http://RioGrandeCU.org/Annual-Meeting) to secure your virtual seat.



**RIO GRANDE**  
- CREDIT UNION -  
WE UNDERSTAND

## 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*

## holiday closings

All RGCU branches will be closed on the following holidays:

**May 31** | Memorial Day  
**July 5** | Independence Day (observed)

## 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**



## A MESSAGE FROM THE PRESIDENT & CEO



### DEAR MEMBERS,

**A**s we put the first quarter of 2021 behind us, our state shows promising signs of emerging from the pandemic. Though things are far from “normal,” there are reasons to be optimistic.

If you are like many of our members, you are likely beginning to revisit plans, goals and dreams you may have put on hold this past year. Whatever those dreams may be — whether it's saving more, moving, refinancing or buying a home, or simply adopting better financial habits, I encourage you to take advantage of all the tools we available here at Rio Grande Credit Union. Here are a few you may not know about yet:

- We offer a unique, simple and convenient online way to find your next home, set up home tours, and when you're ready — obtain a pre-qualification for a mortgage. Plus, you'll even get cash back after closing if you purchase with one of our trusted real estate agents.
- Our Make the Change program makes it easy for you to save — automatically. Your everyday debit card transactions are rounded-up to the next dollar amount and the difference is deposited into your designated RGCU savings account.
- Use your RGCU Debit card or Visa Rewards Credit Card to earn points fast and get great rewards, such as cash back, gift cards, purchase rebates, and more.
- Free financial coaching from RGCU connects physical and financial well-being by giving you the opportunity to feel more confident in your ability to manage your money and increase your financial stability.

- Check your FICO® score for free. We update your credit score once per quarter. All you have to do is log in to our Mobile Banking app.

When you dream, it's our job to help find the solution that will get you one step closer to making them come true. Call us. Visit us online or through VideoCONNECT. Or safely visit one of our six branch locations.

Once again, I thank you for allowing us to serve you with your financial needs, and hope that you and your loved ones continue to stay safe and healthy.

Sincerely,

**Mike Athens**  
President/CEO

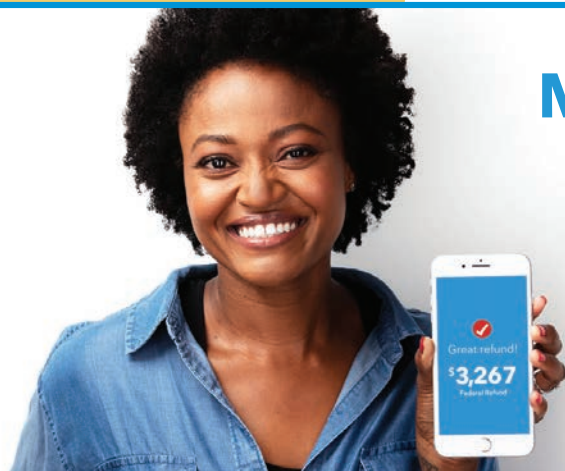
## RGCU Cares

On February 18th, we joined the UNM Lobo for their first ever Lobos Give Day to color the map cherry red. Lobos Give Day is a 24-hour online event bringing together the Lobo community across the country and around the world through giving.

This year's event was a huge success with \$199,575 raised through a total of 408 gifts and 47 states represented. Funds were distributed amongst the following six areas to support Lobo student athletes: education, mental health, nutrition, travel, strength and conditioning or COVID relief. In addition to advocating for the program, RGCU contributed \$100 per state represented, for a total of \$4,700.

## MEMBERS SAVE UP TO \$15

Visit Your Credit Union's Website to  
Save Today!



Love My Credit Union®  
rewards