



RGCUnews

BUNDLE UP YOUR HOLIDAY DEBT

Did you get a little carried away during the holiday season? It happens. Bundle up your high-rate debt and transfer your balances to Rio Grande Credit Union. If you have a Rio Grande credit card, take advantage of our lower rates. If you're a homeowner, a Home Equity Loan or Line of Credit may be good way to consolidate those balances. Either way, you win!



Visit RioGrandeCU.org/Credit-Cards to learn more about our credit card programs or RioGrandeCU.org/Home-Equity to learn about our home equity options.

New Year, New Money Habits: How to Stick with It in 2022

Spend less, save more and pay down debt. Here's how you can make 2022 the year you actually stick to your resolutions:

Set Measurable Goals.

Don't just resolve to be better with money this year. Set realistic, measurable goals to help you stay on track and ensure you're actually making progress. To make it easier, keep your goals SMART:

Specific, **M**easurable, **A**chievable, **R**elevant, **T**ime-based

Spend Mindfully.

Creating a budget can take some time and lots of number crunching, but the real challenge of financial wellness is actually sticking to that budget. Resolve to be more mindful about your spending, which means actually thinking about what you're doing when you pay for a purchase of any kind. You can accomplish this by taking a moment to think about what you're buying and how much you're paying for it.

Partner Up with a Friend.

It's basic psychology: when we're held accountable, we're more likely to stick to our resolutions. Choose a friend who's in a similar financial bracket as you and has a comparable relationship with money. Ideally, they will also have the same goal so you can stick to your financial resolutions together!

Write It Down.

In an increasingly digital era, writing down your New Year's resolutions on paper can seem obsolete, but that doesn't mean it shouldn't happen. The act of putting your financial resolutions into writing will help to imprint them in your memory. Plus, you'll have a list of your resolutions to reference throughout the year to help keep you on track.

And don't forget – you always have someone in your corner at Rio Grande Credit Union. We have Free Financial Wellness Coaching so you can meet your goals, low-rate loans that can save you money, as well as higher-rate deposit accounts. No matter your needs, Rio Grande is here for you. Visit RioGrandeCU.org, give us a call at **505.262.1401** or visit one of our branch locations to learn more about how we can help you achieve your financial goals this year.

2022 Annual Meeting and Election Notice

This year's annual meeting will take place **Saturday, April 23 at 10:00 AM**. We hope to hold the meeting in person as in years past. However, conditions may necessitate us to once again hold the meeting online. As information becomes available, we will post it at RioGrandeCU.org.

The nominating committee has selected two incumbent candidates for two vacancies for the Board of Directors. For any additional members interested in running for the Board of Directors, a complete set of rules, guidelines, instructions and timeline can be obtained by picking up a packet at our Downtown branch located at 1211 4th Street NW, Albuquerque, New Mexico 87102, or on our website at RioGrandeCU.org. **Packets must be picked up no later than 12:00 p.m. MST (noon) on Thursday, January 20, 2022. Completed applications must be returned no later than 12:00 p.m. MST (noon) on Thursday, January 27, 2022.** Other rules apply.



RIO GRANDE
- CREDIT UNION -

WE UNDERSTAND



directory

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

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

holiday closings

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

- Jan 17 | Martin Luther King Jr. Day
- Feb 21 | Presidents 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



A MESSAGE FROM THE PRESIDENT & CEO



DEAR MEMBERS, Happy New Year!

As we welcome 2022, I want to take a moment to reflect on the past and share some of the exciting plans we have for the coming year.

There will be a year or two during our lifetimes that will challenge us more than others. For most of us, the past two years qualify. We have experienced seismic shifts in our day-to-day lives since the Coronavirus pandemic began sweeping throughout the world, upending any semblance of order or predictability, demanding strength, testing fortitude. It has been a difficult period, and we may not be out of the woods yet.

However, this period gave us time to reflect upon and hone our organizational values, to understand how they affect our relationship with you. Every substantive action we've taken this past year has always started with the question, "How does this help our members?" The answer to this includes the development of programs that have eased our members' financial challenges and our response to protecting the health of everyone coming into our branches, to the refinement of our digital resources—everything from improving our call center response times to upgrading our online transaction tools to handle increased usage. We're here because of you, and we take that responsibility to heart. Some of the things we improved in 2021 include:

- We enhanced our reward program offering members faster ways to accumulate points and more ways to redeem them.
- Our Financial Coaching program benefitted over 450 members.
- We added several self-serve Interactive Teller Machines at many locations, offering the convenience of an ATM, with the benefit of talking with a live person.

- Upgraded our mobile application, including the ability for members to monitor their FICO® Score.
- Provided new Online Lending, Account Opening and Online Mortgage Applications to offer members a more convenient way to do business with RGCU.
- Launched launch Apple Pay®, Samsung® Pay and Google Pay™ to offer members more convenience.

Moving forward into 2022, we will continue to leverage technology while providing personalized experiences. We plan to make Interactive Teller Machines (ITMs) available at each branch location. We will continue to enhance our mobile and online banking applications. We will continue to add convenient ways for you to do business with RGCU without the need to visit a branch. And while we invest and improve our technology, we won't lose sight of the importance of meeting face-to-face. We will do some much-needed maintenance on some of our facilities, making a more comfortable experience for our members. In Spring 2022, we will open a new full-service branch location on Montgomery near San Mateo.

As always, these exciting developments are all based on your feedback and requests. We strive to make your banking easier and your experience better. I encourage you to give us your feedback, participate in the surveys we periodically send out, and please continue to let us know how we're doing and how we can help. Here's to another great year ahead.

I wish you a happy and financially healthy new year!

Sincerely,

Mike Athens
President/CEO



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.

Here are some highlights from a few recent projects:



Avenue of Flags

On Thursday, November 11 (Veterans Day), RGCU volunteers joined Veterans Affairs and Disabled American Veterans (DAV) in placing flags during the annual Avenue of Remembrance. Flags lined the entrance to the VA hospital in honor and remembrance of those who have served our country.



Disabled American Veterans Raffle Ticket Sale & Sock Drive

With the help of our employees and members, we collected 307 pairs of socks and raised \$2,000 to benefit Disabled American Veterans (DAV). Thank you!



Make Merry Project

RGCU's commitment to the community is more than just a check. Our team came together this past holiday season to donate gifts to the Make Merry Project, an initiative that seeks to spread hope and love to the children and families of Albuquerque Public Schools' Homeless McKinney-Vento Program during the holiday season. We also had the joy of helping these families shop during Make Merry's shopping event on December 11.