



# RGCU NEWS

## Winter 2025



### Shift Gears into Savings

Refinance your vehicle and save big! Secure a lower rate, a reduced payment, or even both! Plus, enjoy up to 90 days with no payment. Enjoy refinancing made simple.

Learn more: [www.RGCU.org/Refinance](http://www.RGCU.org/Refinance)



### TurboTax and H&R Block

It's that time of year again—tax season! Rio Grande Credit Union has partnered with TurboTax and H&R Block to help you maximize your refund and enjoy exclusive savings.

Learn more: [www.RGCU.org/Turbotax](http://www.RGCU.org/Turbotax)



### Home is Where the Equity Is

Looking for cash to consolidate debt, upgrade your home, buy a car, or manage other financial needs? Transform your home equity into cash with a home equity loan.

Learn more: [www.RGCU.org/Home-Equity-Loan](http://www.RGCU.org/Home-Equity-Loan)

## Unlock Your Financial Future in 2025!

As 2025 unfolds, Rio Grande Credit Union (RGCU) is proud to offer an array of flexible loan options designed to empower members to achieve their financial goals. Whether you're looking to purchase a new vehicle, consolidate debt, or manage everyday expenses, RGCU has you covered with competitive rates and personalized service.

### Rev Up the Savings

Ready to hit the road in a new car, truck, or SUV? RGCU's Vehicle Loans come with attractive interest rates and flexible terms tailored to fit your budget. Members can finance both new and used vehicles, making it easier than ever to find the perfect ride. Plus, with our quick and easy application process, you can get pre-approved in no time, giving you peace of mind and a better bargaining position at the dealership.

Learn More: [www.RGCU.org/Auto-Loans](http://www.RGCU.org/Auto-Loans)

### No Collateral, No Worries: Easy Financing with Signature Loans

Need a little extra cash for unexpected expenses or to fund that long-awaited project? Our Signature Loans are an excellent option for members seeking unsecured financing. With no collateral required and fast approval times, you can access funds for home improvements, vacations, or debt consolidation. RGCU's competitive rates mean you'll save more, allowing you to focus on what truly matters.

Learn More: [www.RGCU.org/Personal-Loans](http://www.RGCU.org/Personal-Loans)

### Spend, Earn, Enjoy: Elevate Your Purchases with RGCU Credit Cards

RGCU's credit cards offer a convenient and flexible way to manage your spending. With competitive interest rates and no annual fees, our credit cards come with rewards programs that let you earn points for every purchase. Whether you're using it for everyday expenses or special purchases, our credit cards are designed to enhance your financial freedom.

Learn more: [www.RGCU.org/Visa-Rewards](http://www.RGCU.org/Visa-Rewards)

In 2025, RGCU is committed to providing members with diverse loan options that meet their unique needs. Discover how RGCU can help you unlock your financial future today!



**RIO GRANDE**  
- CREDIT UNION -  
we understand



# Message from CEO

## Introducing Tony Dees: New CEO of Rio Grande Credit Union

Rio Grande Credit Union (RGCU) is thrilled to announce the appointment of Tony Dees as its new Chief Executive Officer. A dedicated Albuquerque resident and passionate advocate for credit unions, Tony brings over 30 years of experience to his new role, positioning RGCU for continued growth and innovation in the financial services sector.

Tony's journey in the credit union industry began with a diverse range of lending and operational roles, allowing him to develop a comprehensive understanding of the unique needs of credit union members. Most recently, he served as Chief Lending Officer, overseeing a wide array of services including commercial and member business lending, mortgage operations, and consumer lending. His extensive experience also encompasses indirect vehicle lending, credit card programs, and collections, making him a well-rounded leader ready to tackle the challenges of today's financial landscape.

Beyond his operational expertise, Tony has actively participated in multiple committees focused on technology, asset liability management, and compliance, underscoring his commitment to enhancing the member experience and ensuring RGCU's robust growth. His passion for serving the community and dedication to the Credit Union Movement are central to his vision for RGCU.

Tony is eager to engage with RGCU members and is committed to helping them realize their financial dreams. His leadership style emphasizes collaboration and innovation, ensuring that the credit union remains a trusted partner for its members.

As RGCU embarks on this exciting new chapter under Tony's guidance, the organization looks forward to enhancing its services and deepening its commitment to the Albuquerque community. Welcome aboard, Tony! Together, we will make dreams come true!

## Directory

### BOARD OF DIRECTORS

- Dianne M. Brown | *Board Chair*
- Irene Serna | *First Vice Chair*
- Patty French | *Secretary Treasurer*
- Betty Valdez | *Director*
- Ryan Pena | *Director*
- Lisa Sedillo-White | *Director*
- Mark Sanchez | *Director*

### SUPERVISORY COMMITTEE

- Claudia Armijo | *Member*

## Holiday Closings

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

- January 1st** | New Year's Day
- January 20th** | Martin Luther King Day
- February 17th** | 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**



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:

### RGCU HIKE TO END HUNGER

RGCU joined forces with the Rio Grande Food Project for the inspiring Hike to End Hunger! Together, we hiked in solidarity with our neighbors facing food insecurity, raising awareness about hunger in Albuquerque and funds to ensure everyone has access to nutritious food.



### HELPING BEAUTIFY ALBUQUERQUE

We are so grateful for our valued partner Tree NM. On multiple occasions throughout 2024, RGCU helped plant trees near our Branch on San Pedro. Thank you to everyone who volunteered their time and energy and did their part.

