



RGCUCUnews



BE PREPARED FOR COSTLY VEHICLE REPAIRS.

Protecting your wallet from costly vehicle repairs has never been easier thanks to our partnership with healthCAR. This first-of-its kind plan provides affordable, straight-forward, month-to-month coverage for vehicles up to 20 years old.

Learn more: RioGrandeCU.org/healthCar.



PSA: HOLIDAY CREDIT CARD USAGE

Don't start 2023 with a giant holiday spending hangover. The average American spends over \$1,000 on gifts, food, and decorations during the holiday season, which is set to kick off on Black Friday. 30% of consumers state they use credit cards to cover most – if not all – of those costs.

This holiday season, make sure you stick to your budget, keep your credit card balance under 30% to protect your credit score, and be sure to have a plan for paying off purchases after the holidays to minimize interest charges. When you use your RGCUCU Rewards Credit Card, don't forget to utilize your rewards for things like cash back, merchandise, and gift cards that you can put toward your holiday gift giving.

Learn more: RioGrandeCU.org/Visa-Rewards.

Rio Grande Credit Union Recognized by Forbes as a Best-In-State Credit Union.

Rio Grande Credit Union has made the Forbes list of Best-In-State Credit Unions 2022. A total of five New Mexico credit unions and two banks made the list. This prestigious award is presented by Forbes and Statista Inc., the world-leading statistics portal and industry ranking provider. The ranking was based on an independent survey of approximately 26,000 US consumers who were asked to rate credit unions at which they have or previously have had checking accounts.

Rio Grande Credit Union Scores High in Overall Satisfaction, Trust, and More!

Credit unions were ranked based on overall satisfaction, as well as several specific service-related categories. Rio Grande Credit Union scored highest in the state in the areas of **trust, terms and conditions, financial advice, and whether their members would recommend the credit union.**

"It's an honor to have the hard work of our team and our dedication to providing excellent service recognized by Forbes and by our members," said Rio Grande Credit Union's President/CEO Mike Athens. "We continue to strive to provide the best financial services in the state of New Mexico, and we look forward to another great year of continuing to improve the member experience."

Only the Best for You!

Rio Grande Credit Union would like to thank our members and our employees, without whom this credit union would not thrive.

Our core values – humble, engaged, can-do spirit – are put on display every day. Whether it's in our branches assisting members, over the phone, online, or helping the community, the RGCUCU team always shows up to serve you. We wouldn't be recognized as a Forbes Best-In-State Credit Union without each of you.



Make Your Budget Go Further (With Debit Rewards!)

"Great News! Your debit card rewards just got better! With 4X the points for Groceries and 5X the points for Gas, say hello to increased purchasing power where inflation has hit many of us at alarming rates.

Here's how it works:

- Earn **1 point for every \$1** you spend on **groceries**
- Earn **1.25 points for every \$1** you spend on **gas**
- Earn **1 point for every \$4** you spend on **everyday purchases**

Plus, RGCUCU's debit cards come with so much more!

- Significant card benefits like Price Protection, Extended Warranty, and Cell Phone Protection
- Instant issue at any branch
- Your choice of two debit card designs

Ready to start off-setting the cost of things like fuel and groceries? All you need is a Rio Grande checking account. Visit www.RioGrandeCU.org/Debit, call **505.262.1401**, or visit one of our branch locations.



RIO GRANDE
-CREDIT UNION-
WE UNDERSTAND.

A MESSAGE FROM THE 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 RGCUCares branches and Member Resource Center (Call Center) will be closed on the following holidays

Oct 11 | Indigenous Peoples/Columbus Day
Nov 11 | Veterans Day
Nov 24 | Thanksgiving Day
Dec 24 | Christmas Eve – close at 1 PM
Dec 25 | Christmas Day
Dec 31 | Close at 1 PM
Jan 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

RiograndeCU.org



DEAR MEMBERS,

As the end of 2022 nears, now is the perfect time to look at your finances and ask yourself: "Am I making the most of my well-earned money?" Take a few minutes to review your savings, debt, and spending habits, to ensure they support your financial goals. Maybe you're paying for services or subscriptions you don't need. Maybe you're not getting the best deal on your home or car loan. Maybe you're paying too much in credit card interest. Or maybe you need to find a way to set aside additional savings for your future or to help in case of an emergency. Regardless of where you are in life or what your goals are, RGCUCares is here to help you choose the best financial path for a secure future. In fact, it's the reason we exist – to help our members succeed and make their financial dreams come true.

As a not-for-profit financial institution, RGCUCares returns profits to the membership through better rates, fewer fees, and an ever-expanding number of banking services designed to save you time and money. More benefits for you – our member-owners – means more money stays local, which also benefits our communities.

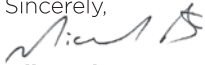
While the past couple of years have been filled with uncertainty, we are grateful to serve our members and communities through these uncertain times. Many recent factors have been

causing prices to rise, and it may feel like your money doesn't stretch as far it used to. But there are ways you can make your dollar go further, and we'd love to help you find them. For example, our newly enhanced debit card rewards program helps you offset the cost of gas and groceries with 4X reward points when you purchase groceries and 5X reward points when you fuel up. When it comes to personal finances, we understand asking questions can feel uncomfortable or intimidating for some. Rest assured, our highly professional and confidential financial coaches have helped many navigate through uncertain situations.

Wherever you are in life, we're here to listen to your story and help you find the right solutions to achieve your future goals. Whether you are just starting out, buying your first home or car, establishing a business, saving for a rainy day, or preparing to retire, we are here to help you succeed every step of the way.

Your credit union has seen remarkable growth over the past year. We have a very optimistic future ahead – and we know our members do too. Thank you for trusting us with your banking needs. I wish you a safe, happy, and financially healthy holiday season and new year!

Sincerely,


Mike Athens
President/CEO

Fee Reduction

Effective October 1, 2022, the NSF Fee, Overdraft (POPS) Fee, Returned Item Fee, Deposited Item Return Fee, ACH NSF Fee, ACH Overdraft Fee, and Debit Card/ATM Card Overdraft Fee will be **reduced** from \$25.00 to \$10.00 per item.



CARRIE TINGLEY (NOT SO) MUDDY VOLLEYBALL TOURNAMENT.

Pass. Set. Spike! RGCUCares proudly sponsored and had a great time supporting the Carrie Tingley Hospital Foundation at their Annual (not so) Muddy Volleyball Tournament. Proceeds from this event help provide adaptive equipment, remodels and upgrades for homes with children with permanent disabilities, virtual and in-person camps, and MORE across New Mexico.



SUPPLY DRIVE HELPS RAISE OVER \$30,000.

In conjunction with the Corporate Volunteer Council of New Mexico, Rio Grande Credit Union held a Back-to-School Supply Drive at all 7 of our branches. A HUGE thank you to all our members and employees who donated, partners who participated, and the community as a whole. Together, we were able to raise over \$30,000 and collect some much-needed school supplies for APS students.



The philosophy of people helping people has always been at the heart of RGCUCares. 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: