



RGCUCUnews

IMPORTANT CHANGE TO RGCUCU ANNUAL MEETING

Due to the COVID-19 situation and the New Mexico Department of Health's ban on public gatherings, we have made an important change to this year's annual meeting. The meeting will be held as a webinar on April 18 instead.

The information that will be conveyed includes: the highlights of 2019, the state of the credit union, the Board of Directors election results, and upcoming events in 2020.

There will still be prizes. We will draw from names of attendees and mail prizes to the address of record.

Details & Instructions available at RioGrandeCU.org/meeting

This meeting will be for members only, and your member number will be required to login.

In the unlikely event we experience technical difficulties or an event that is outside our control on April 18, this message serves notice that Rio Grande Credit Union will have its 2020 Annual Meeting via webinar on April 25, 2020, exactly seven (7) days from the originally scheduled meeting, at 10:00 am using the exact login and dial in credentials listed above.



RIO GRANDE
- CREDIT UNION -
WE UNDERSTAND

Protecting you, our employees & our community

We are here for you through thick and thin.

At Rio Grande Credit Union, well-being of our members and employees is a top priority. Recent reports concerning the Covid-19 situation suggests using social distancing as a critical line of defense for you and your families. Our branch lobbies are closed to the public until further notice in an effort to help promote social distancing. Our drive thru lanes remain open. We also have ways you can do most of your banking without the need to visit a branch.

NEW Video Banking

With Rio Grande Credit Union's Video Banking, our live representatives can securely help you via video chat from the convenience of your own home. Apply for loans, new accounts, sign forms and do many of the other things you would in a branch.

Online and Mobile Access

RGCUCU's mobile app and online banking platforms allow you to easily access your accounts and manage finances remotely including:

- Pay bills and transfer funds
- Make loan payments
- Send money to friends and family
- Freeze or unfreeze your debit or credit card
- Set-up account alerts
- Apply for loans
- Deposit checks (mobile)

ATM Network

You can make deposits, check balances and withdraw cash surcharge-free at one of our convenient ATMs or our participating CO-OP Network and CU Anytime locations. Text a Zip Code to 91989 to find nearby ATMs.

Text Concierge

Don't have time to talk? Text us at 505-262-1401 and interact with a live representative who can help you with your credit union business.

Use your Rio Grande Credit Union Debit Card

Your RGCUCU Debit Card not only allows you to make purchases locally or online, you can access cash at any ATM or get cash back when you are shopping. Plus you'll earn reward points.

Member Resource Center

Our Service Center remains open and is handling calls as usual. Call wait time could increase as volumes go up, so we ask for your patience during this time.

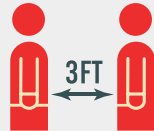
This information is accurate as of the printing of this newsletter. Should any branch operating hours be affected during this situation, we will let you know at RioGrandeCU.org and through social media. Find us at facebook.com/RGCUCU, and at twitter.com/RioGrandeCU.

6 HEALTHY HABITS to help prevent sickness

Good health habits like covering your cough and washing your hands often can help stop the spread of germs and prevent respiratory illnesses like the flu. The following tips will help you learn about steps you can take to protect yourself and others from flu and help stop the spread of germs.

1 Avoid close contact.

Avoid close contact with people who are sick. When you are sick, keep your distance from others to protect them from getting sick too.



2 Stay home when you are sick.

If possible, stay home from work, school, and errands when you are sick. This will help prevent spreading your illness to others.



3 Cover your mouth and nose.

Cover your mouth and nose with a tissue when coughing or sneezing. It may prevent those around you from getting sick. Flu and other serious respiratory illnesses are spread by cough, sneezing, or unclean hands.



4 Clean your hands.

Washing your hands often will help protect you from germs. If soap and water are not available, use an alcohol-based hand rub.



5 Avoid touching your eyes, nose or mouth.

Germs are often spread when a person touches something that is contaminated with germs and then touches his or her eyes, nose, or mouth.



6 Practice other good health habits.

Clean and disinfect frequently touched surfaces at home, work or school, especially when someone is ill. Get plenty of sleep, be physically active, manage your stress, drink plenty of fluids, and eat nutritious food.



A HELPFUL HAND IN VOLATILE TIMES Because money doesn't come with instructions

With ongoing developments, we know you may have concerns about your budget, your investments, your cash flow or payroll. You can rely on us to provide advice and smart solutions to help you navigate risk during the recent ups and downs of the market.

IF YOU ARE IMPACTED FINANCIALLY

As this situation evolves, members may be affected financially. Rio Grande Credit Union is here to help. Options may include:

- Free Financial Coaching
- Skipping a payment on your auto loan, signature loan, or signature-secured loan
- A 0.00% APR Relief Loan of up to one month's net pay, maximum of \$4,000, and up to 90 days with no payment
- Loan extensions
- Reducing our POPs fees from \$26 to \$10 and waiving EPM fees.

If you have questions or would like information on one of the options above, please call us at 505.262.1401.

*Subject to eligibility, loan and credit approval



RGCU employees participated in the RunFit 5k benefitting the Barrett House. The donated entry proceeds from the 5k went directly to the Barrett House's efforts in providing shelter to homeless women and children, aiding homeless women in their recovery from visits to the hospital, and in making resources available for helping women gain independence and stable housing.



Our President/CEO Mike Athens and several of our RGCU employees helped plant trees in the Mile Hi neighborhood of Albuquerque. Thanks to our partnership with Tree NM, a local forestry non-profit who keeps Bernalillo and Sandoval County clean and beautiful, RGCU was able to plant 132 trees in just one morning!

Two smart ways to use a home equity line people don't think of until it is too late.

Emergency Fund

If you're lucky, you go about life without facing too many events you'd call true emergencies. But even the most "glass half-full" adults understand the phrase hoping for the best has an important ending... preparing for the worst.

For many people, that preparation involves saving at least 3-6 months of expenses in an emergency fund, maybe even more.

Using a Home Equity Line of Credit as an emergency fund can allow you access to a large sum of money when you need it for unexpected expenses.

It also allows you to invest your current emergency savings for the future, rather than leaving it sitting in a savings account.

Debt Consolidation

Have you amassed some debt and need to find a way to simplify your payments? Getting a home equity loan could be the answer.

As a homeowner, you can turn your equity into a source of funds that you can use to consolidate higher interest loans and credit cards, make just one convenient payment each month, and have more cash available from each paycheck.

Interest rates on home equity loans and home equity lines of credit (HELOCs) are typically lower than those on credit cards.

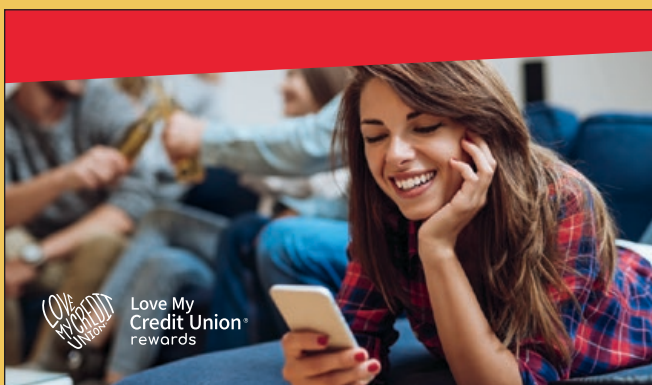
RGCU is an equal housing and Equal Opportunity Lender. All loans subject to qualification. For more information see RioGrandeCU.org/HELOC.



CHANGES COMING TO OUR FUNDS AVAILABILITY POLICY

The Consumer Financial Protection Bureau (CFPB) and the Federal Reserve jointly released amendments to the regulation governing funds availability policies of financial institutions.

As of July 1, 2020, the minimum amount of deposited funds we may make available the next day for funds deposited over \$200, which is currently set at \$200, will move to \$225. And the "New Account", large deposit, and exception holds for next day availability will change from \$5,000 to \$5,525.



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directory

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

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

SENIOR MANAGEMENT

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

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:

May 25 | Memorial Day

July 4 | Independence 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,

With all of the news lately about Covid-19 (Coronavirus), I know that it has been on everyone's mind. It's certainly been on mine and the team at Rio Grande Credit Union. Like you, we are taking this public health concern very seriously.

To that end, I want to let you know that RGCU has a thorough and comprehensive business continuity plan. Protection of our members and employees is at the utmost importance to us. RGCU has put measures in place at branches as recommended by CDC (Center for Disease Control and Prevention) and the New Mexico Department of Health.

- **Clean and disinfect lobby/drive-thru surfaces and equipment**
- **Employees are discouraged from reporting to work if sick**
- **We have conducted training for our employees to practice elevated hygiene practices**
- **We have supplied all of our facilities with sanitization materials for use by employees and members**

RGCU is also focused on ensuring all critical member services are uninterrupted — now and into the future. Situations like this are not new to us. In fact, the last similar threat to this was in 2009 with the H1N1 Flu Pandemic. Fortunately, RGCU is even better positioned to handle a crisis like this with redundant and expanded coverage of operations and delivery channels. During this period, I recommend you take advantage of the many remote services we offer. Our Video Banking, call center, online and mobile technologies, and our vast

ATM network ensures you can do almost anything without the need to visit a branch.

As this situation evolves and you find yourself impacted financially, we have special services designed to help. These services range from free financial coaching, to skipping loan payments, a Relief Loan of up to one month's net pay, maximum of \$4,000, waived penalties for certificate withdrawals and loan extensions.

As an added measure of protection, please know that fraudsters sometimes use health alerts as an opportunity to increase their ID theft and other efforts. Please use caution when replying to phone calls and emails asking for personal information.

This is an unprecedented time for all of us and RGCU will communicate any changes in member services on our website and social media. In closing, I want to say that Rio Grande Credit Union has been successfully in business since 1953 and we have overcome many obstacles along the way. I am confident we are prepared to overcome this threat like all others in the past.

On behalf of the RGCU staff and board, thank you for your attention and most importantly your continued membership and trusting Rio Grande Credit Union as your financial partner.

Mike Athens
President/CEO