



RGCUnews

Introducing the new Mariachi debit card

Only from Rio Grande Credit Union

The Mariachi De Nuevo Mexico debit card is now available. If you have a checking account with a debit card and would like to switch, there are a few things to know.

- **The switch is free.** All you have to do is let us know you want the new card design. Once you have made the request, your card will arrive in the mail within 7-10 business days!
- **Do you want the card faster?** We do have an expedited option. Stop by any branch and you can get your new card the same day. While there is a \$5 convenience fee for this option, it ensures you'll have your card in your wallet quickly.
- **Your card number will change.** While this is usually not a hassle, if you have any automatic payments associated with your card, you will need to change those to your new card number.



- **Your rewards will not change.** You will continue to earn one reward point for every \$4 you spend — regardless of whether you enter your PIN or sign for the purchase.

To switch to the new Mariachi Debit Card, visit any location, call 505-262-1401 or 877-742-8505, or log on to VideoCONNECT, video banking, at RioGrandeCU.org/VideoCONNECT.

Don't want to change? No problem.

If you don't want to switch to the new card design, you don't have to. Your current card will still continue to earn rewards the same way as it does today.

Don't have a checking account yet?

Open an RGCU account today! You can get the new Mariachi debit card AND start earning rewards every time you buy!

VIDEOCONNECT JUST MAKES LIFE EASIER.

Say hello to Video Banking that offers personal service, wherever you are.

Want in-person assistance without leaving the comfort of home? Our live team is here to help with our new video banking service. Apply for loans, open new accounts, discuss your mortgage application, sign forms, and more, right from your desktop, tablet or mobile phone. Because there's really nothing quite like a friendly face. With **VideoCONNECT** you can:

- Become a new member!
- Apply for a new loan
- Open a new savings, checking account, or certificate
- Ask questions about your current accounts and loans
- Get help enrolling in online banking
- Set up automatic payments or wire transfers
- Transfer an external loan to Rio Grande and save money

To begin using simply visit RioGrandeCU.org/VideoCONNECT



RIO GRANDE
- CREDIT UNION -

WE UNDERSTAND

OUR HOME LOANS OPEN DOORS

We are your one-stop-shop when it comes to your home loan.

With interest rates low, it's a great time to buy or refinance a home. And your credit union has the home loan options you need!

Ready to Buy? If you've found your home and are ready to buy, look to Rio Grande Credit Union for your home loan. Our mortgage professionals are here to help you every step of the way.

Ready to stay? If you love your home but would like a lower payment, now is a great time to refinance your current mortgage. Depending on your situation, we can lower your rate, help you pay off your loan faster, or both!



NEED TO SEND A GIFT? CHOOSE GIFTPAY AT RGCU!

Choose a check design for the occasion. Add a personalized message. Press send.

RGCU's GiftPay offers the convenience of a gift card, without the hassle. With GiftPay, you don't have to worry about buying a card, choosing a gift card, or getting stamps! Plus, GiftPay gift checks cost less than most greeting cards but still offer a range of colorful designs to suit the occasion and the option for personalization. Just add your recipient, pick your design, write a message and press send. We send the gift check to the recipient. Funds are withdrawn when the check is cashed.

HOW TO GET STARTED:

- Log in to Online Banking
- Select the "Bill Pay" tab
- Select the "GiftPay" tab
- Select "Recipient" and enter the information
- Select the occasion (holiday, birthday, baby, just because, graduation, wedding, or custom)
- Select from a variety of festive designs for each category
- Write your custom message
- Preview
- Press "send" and your gift check will arrive in approximately seven days.

Finding and financing your next car or truck just got a lot easier.

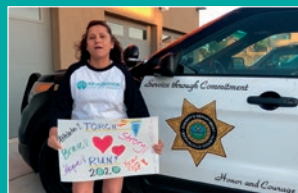
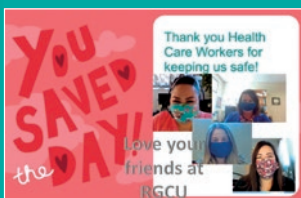
With AutoSMART and Rio Grande Credit Union, shop for your next vehicle from the comfort of your home!

Need a new car but want to limit trips to the dealership? AutoSMART is a free online resource with all the tools you need to find your perfect car. AutoSMART gives you online access to thousands of cars and trucks at local, participating dealerships. All you need to do is find the one you like, set up a test drive, finish up your Rio Grande financing, and pick up your vehicle. It really is that easy. **AutoSMART is Pure Genius:**

- **Search inventory online.** Research over 2.7 million new, used, and certified pre-owned cars, trucks, and SUVs.
- **Estimate your trade-in value.** Discover how much your current car is worth.
- **Customize your options.** Select features, view photos, and compare specs.
- **Get pre-approved.** Shop with confidence with the option to be pre-approved for a RGCU loan.
- **Build your own car.** Search for your ideal ride based on personal preferences.
- **Get Started now!** Visit RioGrandeCU.org/AutoSmart



Throughout the COVID pandemic, RGCU has remained vigilant about serving our community. We especially looked for ways to help our healthcare workers and first responders.



Rio Grande employees found ways to support Law Enforcement's efforts to support Special Olympics. In addition to a contribution, RGCU employees made encouraging videos that were played as law enforcement made their run.



RGCU made a contribution to the Albuquerque Fire Department Retirees' Association for their Honor Guard Uniform Fund. RGCU was able to fund two new uniforms.

RGCU provided gifts for every employee of First Choice Community Healthcare to show our appreciation for what they do for our community every day.



With an IRA at Rio Grande Credit Union, you CAN predict the future.

Rio Grande Credit Union offers a safe and reliable solution to risky investments. They offer higher yields coupled with federally insured safety.

For a limited time, we have some very special IRA Certificate rates. Here are a few:

Term	APY ¹	Minimum Opening Balance
12 months	1.87%	\$500
12 months	1.97%	\$25,000
24 months	1.97%	\$500
24 months	2.07%	25,000

Don't leave your retirement up to chance. Roll over your IRA or 401(k) to a sure thing today. Or start a new IRA. It is the retirement nest egg that won't crack on you.

Open yours today at any branch location or NOW through VideoCONNECT video banking

¹ APY = Annual Percentage Yield and assumes principal and interest remain on deposit for the term of the Certificate. Rates are subject to change without notice. Substantial penalties may be imposed for early withdrawal and could reduce earnings.



BIG SUMMER PLANS TAKE BIG SUMMER FUNDS

How to find money for summer projects

Summer is a time for household projects. But with activities like household renovations and moves, and vacations, it can also be expensive. Here are some common, yet pricy activities.

FOR BIG PROJECTS, RGCU recommends considering a Home Equity Line of Credit. Our favorable rates and terms mean manageable payments. Some projects may include:

- Landscaping your backyard
- Remodeling your kitchen or bathroom
- Adding a room to your home

FOR SMALLER PROJECTS OR ACTIVITIES, consider a Rewards Visa or Mariachi Rewards Visa. You'll get low rates that won't be hard on your budget, and you'll earn reward points you can use for travel, gifts or cash back. Some projects may include:

- Getting new appliances
- Freshening up your home with new paint
- Replacing fixtures like old faucets or handrails



Love My
Credit Union®
rewards

Top Deals

Sprint

intuit
turbotax®

Get more from your credit union membership
at LoveMyCreditUnion.org

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*

SUPERVISORY COMMITTEE

Susan Biernacki | *Chair*
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*
April Bradshaw | *VP Member Operations*

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:

July 3-4 | Independence Day

September 7 | Labor 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,

This summer is beginning to show the promise of new beginnings. Business is slowly beginning to reopen. People are finding new and safe ways of getting out. And your credit union is finding new ways to strengthen our products to better meet our members' needs, improve our services and processes to enhance their experience, and build family partnerships that make the community a better place to live, thrive and grow.

We all need to save for retirement, regardless of how young or old you are. Rio Grande CU offers a number of options when it comes to choosing an IRA account that suits your needs. If you are concerned by the recent volatility of the financial markets, our IRAs offer risk-free, competitive, dividend earning retirement savings plans and are insured to at least \$250,000. We are currently offering some very attractive IRA certificate rates. Plus you will never pay administrative, maintenance or commission fees. We are happy to help you start an IRA or roll over an IRA or 401(k) from another institution.

If you are planning a move this year, Rio Grande Credit Union is your home loan resource. We have highly competitive first mortgage solutions, local service and fast closings. If you love your home but would like a lower payment or to reduce your term, now is an excellent time to refinance. And if you're staying in your home but want a new kitchen, bathroom or backyard, our home equity loans and lines of credit can help you get the remodel you need.

We have made making several enhancements to our business accounts, loans and services. So whether you're a sole proprietor, not-for-profit organization, or larger company, we have accounts and services offered by the nation's largest financial institutions, yet with a level of local, personalized service that is hard to find these days.

We rolled out an exciting new service to help serve our members while helping to keep them safe. Our new VideoCONNECT video banking platform is a way to do just about anything you would do in a branch, but through your smart phone, tablet or computer — with personal, face-to-face interaction. You can do transactions,

apply for loans, open new accounts, discuss your mortgage application, sign forms, talk with a Financial Coach, and more, from wherever you are.

When you visit our lobbies, you'll see things are a little different. Social distancing guidelines have necessitated we limit the number of people we can have in our lobbies at a time, and how close to one another you can be. That is one of the reasons we added the ability for you to make an appointment to visit when it is convenient for you. Not only will it reduce the amount of time you have to wait, it puts you more in control. Just look for the "Schedule an Appointment" link at the top of our website.

Last year we began issuing the Mariachi Rewards Visa credit card, which was embraced in a fantastic way. Now we are happy to issue the companion Mariachi-branded rewards debit card — something our members have been asking for since last spring. We know many people choose not to have credit cards, but still want to access rewards features common in credit cards. And at RGCU we think ALL members should be rewarded. It will be one of the only debit cards with rewards in New Mexico. Members can redeem their points for travel, gift cards or cash back — it's their choice.

Rio Grande Credit Union is a not-for-profit financial institution and, as such, our purpose is to guide members toward financial success. In short, we do well when our members do well. We have a vested interest in the financial health of our members. That's why we have a no-cost, full-time Financial Coaching program available to any member who wishes to get some budgeting advice or get their financial life on track.

At Rio Grande, we understand the needs of our members and we truly strive to help them find the tools to make their dreams come true.

Mike Athens
President/CEO