

WINTER 2021



RGCUCUnews

UPCOMING FINANCIAL SEMINARS

Members are invited to join Rio Grande Credit Union for free, live interactive workshops. Each topic can be safely viewed from your computer, tablet or phone.

Resetting family finances

Thursday, January 14, @ 12:00 pm-1:00 pm

Get tips on how to organize your accounts and debt, re-prioritize monthly cashflow, set new goals, and evaluate options regarding tax refunds.

Credit: what is it and how to improve it

Thursday, February, 11 @ 3:00 pm-4:00 pm

We will dive into how credit reports work and learn what it takes to have good credit. You'll learn the basics of credit reporting and scoring, how to protect and improve your credit, and more.

Car buying in the new normal

Thursday, March 11th @ 10:00 am-11:00 am

The pandemic has changed the car buying experience. If you're planning to buy a car this year, this will help you be better prepared when you shop to ensure you get the best deal possible.

Register for any or all of the workshops at [RioGrandeCU.org](https://www.RioGrandeCU.org)/ Seminars

6 Ways Rio Grande Credit Union can help you keep your 2021 New Year's Resolutions

- 1 Track your spending with Online and Mobile Banking.** Don't guess when it comes to your money. Online and Mobile Banking at RGCUCU helps you track your transaction history and payments so that you can budget appropriately.
- 2 Set up all your loans on auto pay from your RGCUCU checking account.** Worried about missing a payment? Stress less when it's automatic. It's easy to set up on Online or Mobile Banking. Or call or come in and we can help!
- 3 Open a Christmas Club savings account and have the money you need in December.** We can help you set up automatic transfers from your checking account in whatever amounts you want. Or control it all Online. Either way, you won't be stressed next holiday season.
- 4 Talk with a Financial Coach at RGCUCU and lock down your budget.** Let's face it, money doesn't come with instructions. We can all use a second set of eyes to make sure our budget is on track. Make your free appointment today!
- 5 Get rewards with your checking account at RGCUCU.** The more you use your debit card the more rewards you get. Redeem them for cash back, purchase rebates, gift cards, merchandise or travel!
- 6 Refinance all your loans with RGCUCU and save money every month.** No explanation necessary. Just stop by today and let us help.

2021 Annual Meeting and Election Notice

This year's annual meeting will take place Saturday, April 17 at 10:00 AM. Our first choice will be to host the meeting in person as in years past. However, conditions may necessitate us to hold the meeting online once again. As information becomes available, we will post it at [RioGrandeCU.org](https://www.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](https://www.RioGrandeCU.org). Packets must be picked up no later than 12:00 p.m. MST (noon) on Thursday, January 21, 2021. Completed applications must be returned no later than 12:00 p.m. MST (noon) on Thursday, February 11, 2021. Other rules apply.

If questions concerning the election arise, candidates shall address question(s) in writing to: Selectioncommittee@riograndecu.org.

Change in Fee Schedule

Due to postage and printing costs, and given alternative electronic options for accessing member statements, effective March 1, 2021, there will be a \$2.00 service charge for each mailed statement for Roadrunner Checking account holders. We encourage you to enroll for eStatements within Online Banking to avoid this charge.



RIO GRANDE
- CREDIT UNION -

WE UNDERSTAND

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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*
Mark Sanchez | *Director*

SUPERVISORY COMMITTEE

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

holiday closings

All RGCU branches will be closed on the following holidays:

January 18 | Dr Martin Luther King, Jr. birthday
February 12 | 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

VIDEO CONNECT

Rio GrandeCU.org/VideoCONNECT

RiograndeCU.org



A MESSAGE FROM THE PRESIDENT & CEO



DEAR MEMBERS,

RGCU has a lot of great new and improved services available for our members. Our rewards site lets you redeem your points for more things than ever. Round up your debit card transactions and save the difference with our new Make the Change program. Our new online application system streamlines your ability to add new accounts or loans.

But there is no greater priority than the health and safety of our members, our employees, and our community. While 2021 promises to see some relief for COVID-19, we continue to focus on serving you safely and effectively. We also send our thoughts and best wishes to those families that have been affected by the virus.

As we navigate these waters, please take advantage of all the ways to do your credit union business.

- Use Digital Banking and download our Mobile App. You can bank from anywhere, pay virtually anyone, and make deposits 24/7.
- Use VideoCONNECT, our secure video banking platform, from your computer, tablet or mobile device.
- Use your RGCU Debit card or Visa Rewards Credit Card – earn points

fast and get great rewards.

- Make withdrawals or deposits at our many ATMs.
- Try our new Interactive Teller Machines in the drive-thru at our new branch on San Pedro. You'll see a few more of these machines pop up this year.

If you're facing challenges, please ask for help. If you need a loan, wish to refinance your home or vehicle to save some money each month, are worried about your loan payment, or just need some free financial coaching, we are here to help.

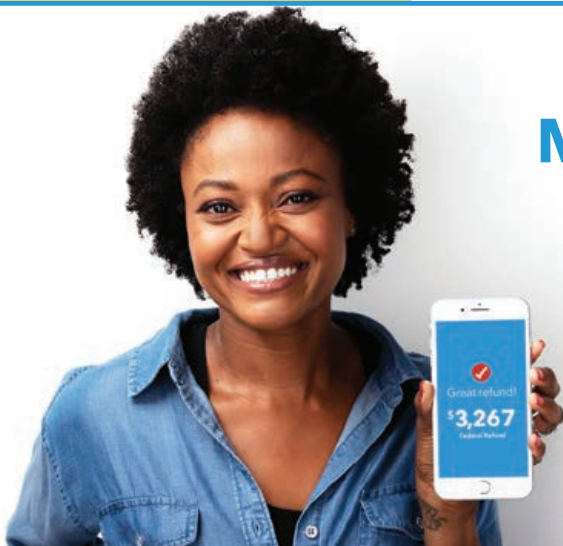
I thank you for allowing us to serve you with your financial needs, and hope that you and your loved ones stay safe and healthy.

Sincerely,

Mike Athens
President/CEO

MEMBERS SAVE UP TO \$15

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