

NEW CU ANYTIME IN CITY HALL – BROUGHT TO YOU BY RGCU



“As the legacy City and County credit union, this is just the right thing to do,” remarked Rio Grande Credit Union Board Chair, Irene Serna.

“Sometimes ‘people helping people’ creates ideas of large-scale, dramatic gestures. Sometimes, it’s just making someone’s day a bit more convenient,” stated Interim CEO, Mike Athens.

Irene and Mike are referring to a simple thing that will make City Plaza workers’ day a bit easier. This past August, the Mayor’s Office, Rio Grande Credit Union and CU Anytime unveiled a CU Anytime ATM for credit union members working at the City Plaza building. CU Anytime provides ATM services to over 20 credit unions across New Mexico – including Rio Grande Credit Union. This ATM will be available fee-free to those credit union members.

Rio Grande Credit Union is pleased to sponsor this new CU Anytime ATM for the benefit of all credit union members who work in or near the City Plaza building. It will certainly make those runs to the Plaza Café a bit easier.

For locations of all fee-free ATMs available to Rio Grande CU members, visit riograndecu.org/locations.



Smart Pay Day Loan Alternatives

Employee Loans Made Easy

This summer, TrueConnect in partnership with Rio Grande Credit Union was able to offer a payday alternative loan to City of Albuquerque and Bernalillo County employees. The TrueConnect service is built into the City and County payroll systems that lets employees receive small, convenient, low-cost loans without being restricted by their credit score. "It's a way to make small dollar loans more convenient, while introducing City Employees to the Credit Union," remarked Bill Daily, VP Marketing and Member Experience for RGCU. In partnership with TrueConnect, Rio Grande provides financial education and financial coaching services for employees who choose to take these loans.

"RGCU's mission is to improve the financial wellness of our members and community. Bernalillo County Employees and the community can always set up one-on-one financial coaching with our Financial Coach," said Mike Athens, RGCU Interim President/CEO. "It is our goal to stop predatory lending in New Mexico. We can do that by endorsing employer-based products like TrueConnect's, and by providing convenient financial coaching," said Athens.

Financial Coaching Available Now

Last quarter, we introduced you to Adriana – Rio Grande's new Financial Coach. Since she's began, we've held 7 financial education seminars and reached over 120 members about their financial situation. "It's great being able to provide a safe, non-judgmental place for members to ask one-on-one questions about financial services, household budgeting, credit building, and debt management. Sometimes members have questions about how money works – like credit scoring. Other times, questions are more social like how to talk to your spouse about money," said Adriana.

From the simple to the complex, our Financial Coach is available to all members. To find out how to get in touch with our Financial Coaching staff, please go to riograndecu.org/coaching. If you're interested in an upcoming seminar, look for announcements of our in-branch seminars on our Facebook page and your email.



SKIP-A-PAY

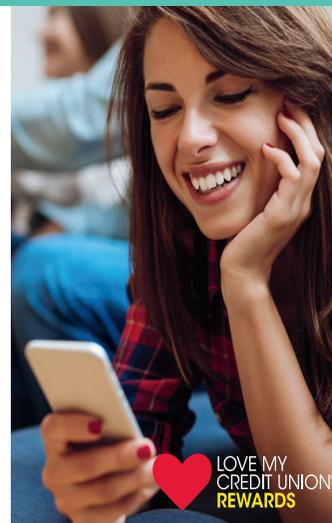
Don't forget – Skip-a-Pay is available all year long for qualified loans. It's a convenient feature during the holidays when you could use a bit more breathing room in your household budget. But remember, you only get 2 skips per year and 5 skips over the life of the loan. To find out if your loan qualifies for Skip-a-Pay, please visit riograndecu.org/skip or log into Rio Grande Home Banking > Services > Skip-a-Pay.



Members have saved nearly \$2 billion with Love My Credit Union® Rewards!



Get more from your credit union membership at LoveMyCreditUnion.org



SAN IGNACIO CROWNING THE QUEEN



Besides the City of Albuquerque and Bernalillo County, Rio Grande Credit Union has other legacy employer groups we get to assist from time to time. One is San Ignacio. On July 29, Rio Grande Credit Union was honored to assist in the San Ignacio Parish Fiestas – where we crowned the San Ignacio Parish Queen.

At one time, San Ignacio had its own credit union. In the early 1990's, it merged with Rio Grande to provide more services for its membership. Rio Grande is honored to carry San Ignacio traditions forward and proudly serve this membership. #NMRoots

IRA Withholding Notice

Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to payment receipt. To change your withholding election, complete the appropriate form at any Rio Grande Credit Union location. Withholding from IRA payments, when combined with other withholding, MAY relieve you from paying estimated income taxes. However, your withholding election does not affect the amount of income tax due. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient.

6th Annual Rio Grande Golf Classic

On September 20, Sandia Golf Club was host to Rio Grande Credit Union members, employees, supporters, and business partners participating in the 6th Annual Rio Grande Golf Classic. Over 80 golfers and 15 sponsors helped raise more than \$15,000 for Prosperity Works and Catholic Charities. "Rio Grande Credit Union has always been a reliable community partner," remarked Prosperity Works Executive Director, Ona Porter. RGCU thanks our many sponsors and players for supporting this cause.



Our team participated in the Los Volcanes Neighborhood Association Night out Against Crime.



RGCU making a scrumptious feast at the Ronald McDonald Guest Chef Night for UNM Children's Hospital.



RGCU employees out supporting the Rio Rancho Sunday Funday.

BOARD OF DIRECTORS

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

SUPERVISORY COMMITTEE

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

SENIOR MANAGEMENT

Mike Athens, *Interim President/CEO*
Roy Stange, *Chief Financial Officer*
Lily Currin, *VP Human Resources*
Patrick Rushenberg, *VP Lending*
Bill Daily, *VP Marketing and Member Experience*

 **locations and 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 9:00 AM - 5:00 PM
Friday 9:00 AM - 5:30 PM
Saturday 9:00 AM - 1:00 PM

Drive-Thru Hours

Mon-Thurs 8:30 AM - 5:30 PM
Friday 8:30 AM - 6:00 PM
Saturday 9:00 AM - 1:00 PM

 **holiday closings**

All RGCU branches will be closed on the following holidays:

- October 8** — Columbus Day
- November 12** — Veterans Day
- November 22** — Thanksgiving Day
- December 24** — Christmas Eve (1/2 Day)
- December 25** — Christmas Day
- January 1** — New Years Day

 **contact information**

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



INSURED BY NCUA



A MESSAGE FROM THE INTERIM PRESIDENT/CEO



Summer is a one of the busiest times at Rio Grande Credit Union, and this summer was no different. After a summer that included renewed activities with City and County employer groups and a strategic planning update, much of the leadership and management team attended the Symitar Educational Conference. What we saw was both amazing and (a bit) unsettling.

The amount of technological change, fueled by big data, artificial intelligence, and connected household devices, continues to accelerate. We saw demonstrations of Home Banking inside an Amazon Echo device. There were demonstrations of chat-bots that could provide information about our account through a chat-filter 24/7/365. But with all this emerging technology, there was also a strong reminder that cybersecurity is critical for everyone. Former White House Chief Information Officer, Theresa Payton, stated that information and identity security is a two-way street between financial institutions and their members. Both parties must actively work together to keep member information secure.

While these changes are exciting, we must find that balance between proven, convenient, and safe technologies that best serve our membership while staying competitive. This is why Rio Grande only releases self-service technologies when we know they are secure. It's also why we ask you to change your passwords regularly. It's why we reissue debit cards when there is a merchant breach. (In the past 24 months, we've reissued cards due to breaches at Chili's, Chipotle, Home Depot, and Wendy's just to name a few). Without security, we cannot successfully operate a financial institution – much like a construction team can't function without safety.

It all comes down to trust. Everything we do, every decision we make, and every project we take on boils down to building a trusted partnership with our members, employees, and community. We'll continue building that trust as we take on service projects with a renewed sense of urgency.

I'd like to thank both Prosperity Works and Catholic Charities for actively participating and supporting our 6th Annual Rio Grande Credit Union Golf Classic. Because of their efforts and participation, we were able to raise over \$15,000 for these organizations.

I hope everyone's fall is off to a good start. If you have a chance, please join us at your favorite branch for International Credit Union Day on October 18 & Member Appreciation Day on October 19. It's a great time to meet some of your fellow members and learn more about the history of our movement.

Sincerely,

Mike Athens,
Interim President/CEO

Member Appreciation

This October, Rio Grande Credit Union will celebrate International Credit Union Day and Member Appreciation Day back to back. Come by any of the branches on October 18 and 19 to celebrate the international credit union movement and meet some of your fellow members that make being part of a credit union so special.