

directory

**BOARD OF DIRECTORS**  
Ron B. Maestas, Board Chair  
Lucy P. Sedillo, First Vice Chair  
Bill Daily, Second Vice Chair  
Cynthia Borrego, Secretary/Treasurer  
Dianne M. Brown, Director  
Daniel J. Mayfield, Director  
Mark Sanchez, Director  
Irene Serna, Director  
Lisa Wilson, Director

**SUPERVISORY COMMITTEE**  
Susan H. Biernacki, Member  
Patty French, Member

**SENIOR MANAGEMENT**  
Chris Fitzgerald, President/CEO  
Janice Grieve, Chief Financial Officer  
Mike Athens, VP Operations  
Lily Currin, VP Human Resources  
Chris Samborski, VP Sales and Service

locations & hours

**RIO BRAVO BRANCH**  
301 Rio Bravo Blvd. SE

**SAN PEDRO BRANCH**  
1401 San Pedro NE

**DOWNTOWN BRANCH**  
1211 4th Street NW

**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

**VA BRANCH**  
1501 San Pedro SE, Bldg. T-62

**Lobby Hours**  
Mon-Fri 9:00 AM - 4:00 PM  
Closed for lunch 1:00 PM - 1:30 PM

holiday closings

All RGCU branches will be closed on the following holidays:

<b>OCTOBER 13</b>	Columbus Day
<b>NOVEMBER 11</b>	Veterans Day
<b>NOVEMBER 27</b>	Thanksgiving
<b>DECEMBER 24</b>	Christmas Eve, Closed Early
<b>DECEMBER 25</b>	Christmas Day
<b>JANUARY 1</b>	New Year's Day

contact information

Member Resource Center  
505.262.1401 / 877.761.5136

TellerPhone 24-hour automated service  
505.265.4926

www.riograndecu.org  
Facebook.com/RGCU.org  
TellerApp Mobile App

FEDERALLY INSURED BY NCUA

A MESSAGE FROM THE PRESIDENT



Dear RGCU Members:

I love this time of year – warm days and cool nights, the chile harvest, and the changing of the leaves. All of these thoughts remind me of how lucky I am to be living in such a beautiful state. It also represents a time of year when many of us are gearing up for both the holiday season and home remodeling projects. I want to remind all of you that RGCU can assist with both of these needs.

In the coming months, we will be initiating our annual “Holiday Skip-A-Payment” campaign. This program is traditionally a member favorite because it gives you the opportunity to skip a loan payment during the holiday season and help ease any financial burden that may exist during the holidays. Details about the program – and your eligibility – will be available soon.

RGCU also offers signature loans and credit cards at very competitive rates and flexible terms. Both of these products can be extremely helpful during the holiday season. All you have to do is call the Member Resource Center as 505.262.1401 to start the process. Fast and convenient – just what you should expect from YOUR credit union! Or of course, come visit us in person at any of the branch locations to open your loan or credit card.

Fall is also a great time to start and complete many of those remodeling and “honey-do” projects before the holiday season. RGCU offers a great line of mortgage products to meet all of your needs, including 1st and 2nd mortgages as well as a Home Equity Line of Credit (HELOC). Plus, the interest paid on a mortgage product may be tax deductible. If you are interested in speaking with our Mortgage Department for your next remodeling project, please call us at 505.262.1401.

Finally, I can’t thank you enough for your valued membership. Your trust and continued use of Rio Grande Credit Union allows us to continue to grow and remain financially sound. We look forward to serving your financial needs for many years to come.

Sincerely,

Chris Fitzgerald, PRESIDENT/CEO

FALL 2014

RGCUnews



INTERNATIONAL CREDIT UNION DAY

Local Service. Global Good.

On October 16, credit unions around the world will celebrate International Credit Union Day®.

Globally, this cooperative spirit has led to life-changing opportunities in the form of small business start-ups, home ownership, and education.

Nationally, the credit union movement recently celebrated 100 million memberships. This milestone demonstrates the credit union philosophy of “people helping people” is alive and well in the United States.

Locally, as an RGCU member, you and your financial stability are our top priorities. You benefit from low loan rates, better savings rates, and unmatched personal service. That’s definitely something to celebrate!

Join us on International Credit Union Day to receive a special token of our appreciation for your membership.

STAY IN TOUCH

Please remember, you must notify RGCU of an address change with written authorization and proof of address to ensure you receive your statement and other correspondence in a timely manner when you move.

Also, if you have changed your telephone number, have a new cell phone number or have an email address, please share it with us so we can reach you if necessary.



PACK YOUR BAGS

Did you miss the chance to take your summer vacation? It’s not to late! Contact the credit union friendly travel agents at GET AWAY TODAY. They’ll help you get the best savings on cruises, amusement parks, hotels and destination trips. Find them online at WWW.GETAWAYTODAY.COM.



Thank You Veterans	2	Holiday Skip-a-pay	3	RGCU Cares	3
Prosperity Kids	2	Holiday Spending	3	President’s Letter	4
Website Refresh	2	Giving Tree	3	Address Change	4
Fraud Watch	2	Zoo Boo	3	Get Away Today	4



# Thank You Veterans!

Veterans play a huge role in all of our lives as they have sacrificed and defended the freedoms we celebrate as Americans. November 11, Veterans Day, is the perfect time to say 'Thank you' to all of those who have served and are currently serving in our Armed Forces. Happy Veterans Day!



## A Brighter Future for Low-Income Children

Rio Grande Credit Union has partnered with Prosperity Works to provide new savings opportunities for underserved children. We've created a unique youth savings account – Prosperity Kids – for families participating in Prosperity Works' financial literacy program. The Prosperity Kids account, RGCU's first individual development savings account, allows these families to help prepare their children for a financially secure life and pave the way



to higher education, buying a home and more. Families are encouraged to save. Throughout the year, our community partner Prosperity Works will match the money added to their account (up to \$200 each year), helping the children reach their dreams. When the child turns 18 years old, they can use the money for college or they can use it for other life goals when they turn 23. Since June, we've opened more than 100 Prosperity Kids accounts! Prosperity Kids is only offered at RGCU.

## New RGCU Website!

We are proud to announce that soon RGCU's web presence will receive a major upgrade. The public pages of RGCU's website, [www.riograndecu.org](http://www.riograndecu.org) is undergoing a redesign. The site will feature improved design and navigation. Keep a look out for our new website this fall!



## FRAUD WATCH: MOBILE DEVICES AND FINANCES

**Many consumers use mobile devices for financial services. Using mobile devices is a lot like using a computer. You should use similar best practices for security.**

Here are some tips for using your mobile device more safely.

- **SET UP ALERTS AND CHECK YOUR ACCOUNT BALANCES:** You can set up alerts by text message, email, or even app notifications. Alerts can tell you when your checking account balance is low, when your credit card balance exceeds a limit you set, and even when a charge over a specified amount is placed on your credit card.
- **PROTECT YOUR PERSONAL INFORMATION:** Don't share your PIN or password with anyone and don't save them on your mobile device.
- **USE PASSWORDS:** Password protecting your mobile device can help prevent access to your information in the device. Don't use easily identifiable passwords.
- **REPORT LOSS OR THEFT TO ALL YOUR FINANCIAL INSTITUTIONS** as soon as it occurs. If you lose your mobile device, you may be focused on notifying the mobile provider -- but don't forget to report loss or theft to your financial providers if your device can provide access to your accounts.
- **USE SECURE WEBSITES OR APPS:** This sounds obvious, but don't log into your accounts through links that are sent to you by an email address or on a website or app that you don't recognize. When using free or public wi-fi, try to use a private network and go to a secure site that begins with HTTPS.
- **REMOVE SENSITIVE INFORMATION FROM YOUR OLD PHONE:** If you get a new phone or mobile device, be sure to delete your data and information from the old phone. You may have left names of banks or credit unions, passwords, or other clues that could help identify your personal information.



## Holiday Skip-a-Pay

RGCU's Holiday Skip-a-Pay program lets you skip your qualifying loan payment in the month of December. Keep your cash for the month and make your payment later with no penalty.

- If your payments are monthly, we'll extend your due date by one payment.
- If your payments are biweekly, we'll extend your due date by two payments.
- Payments made by payroll deduction or direct deposit will be available direct deposit posts.
- There is a \$25.00 processing charge per account to take advantage of this service.
- Your request must be submitted one month prior to your requested Skip-a-Pay payment.

Qualifying members will receive a letter in November. Not sure if you qualify? Speak with an Account Relationship Officer at any branch or call the Member Resource Center in November to find out.



The Giving Tree is back, which means it's time to give back to Children's Miracle Network.

This holiday season, visit any RGCU branch and snag a Giving Tree wish tag from our lobby trees.

The tag will include a child's name, gender, age, and their holiday wish list. Take and register the tag, buy a gift and return the tag attached to the unwrapped gift to the branch from which you took your tag.

Gift giving will start after Thanksgiving.

## HOLIDAY SPENDING THE SMART WAY

Believe it or not, the holiday season is shimming down the chimney quicker than you think. Don't let the holiday spending get you down.

Be a smart spender this year and take a planned approach. Rio Grande Credit Union has a number of options to help lessen

the load.

With RGCU Visa credit cards and personal signature loans, this year's holiday spending doesn't have to drain your bank account. Visit a branch today to learn more about these great products and to be ready this holiday season.



Zoo Boo is back and RGCU will be there! Grab the kids, whip up some costumes and hunt for candy at the Albuquerque Bio Park Zoo on October 25 from 11 am - 4 pm.

Visit the RGCU table for candy and Kirby Kangaroo goodies. Kirby Kangaroo may even make a surprise visit!

## RGCUcares

RGCU is committed to serving our community members through monetary donations, supply drives and volunteering. Take a look at what we have accomplished in 2014!

### JANUARY - MARCH

\$3,458 raised for breast cancer awareness, specifically Making Strides Against Breast Cancer.

### APRIL - JUNE

\$1,400 raised and collected over 10,000 diapers for Presbyterian Hospital's Newborns in Need.

### JULY - SEPTEMBER

Raised money for Children's Miracle Network and participated in Miracle Jeans Day to help raise money for UNM Children's Hospital.

### OCTOBER - NOVEMBER

We will be raising money for our local Department of Veteran's Affairs.