

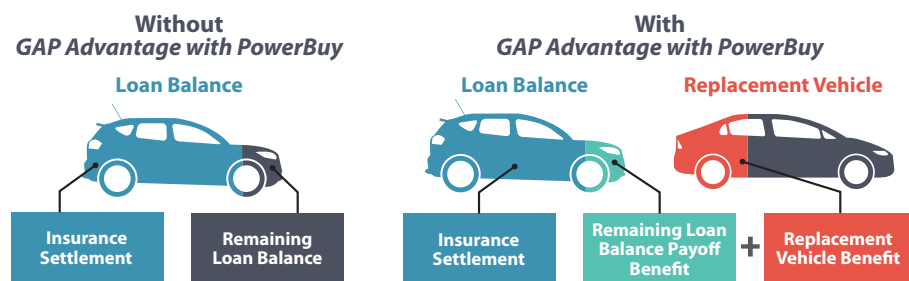
SPRING
2015

GAP ADVANTAGE WITH POWERBUY *Insurance that keeps you rollin'*

The most dangerous time to drive is the first few years you own your vehicle. If it's in an accident and can't be repaired or stolen and can't be recovered, you could owe thousands more than insurance covers.

GAP Advantage with PowerBuy™ can make up the difference between what insurance covers and the amount you owe and give you up to \$3,500 to finance your next vehicle with us. So, instead of paying off a substantial loan balance before you can even shop for a new vehicle, you'll be free and clear.

Speak to one of our Account Relationship Officers today to find out how you can add GAP Advantage with PowerBuy to your next or existing auto loan.*



* Auto loans are eligible for GAP Advantage with PowerBuy if policy is purchased within one year of loan origination date. GAP Advantage with PowerBuy is not considered insurance coverage in New Mexico.
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HELP US SERVE YOU BETTER



You can avoid a \$5 fee per quarter if you keep your address up to date. Imagine you own a credit union – actually, you do. So, when you move, it's a smart idea to let your employees know. That way, we can best serve you. You can update your address at any of our 5 locations or call us at 505.262.1401. A simple address update can also help prevent identity theft. Stop by today.

ANNUAL MEETING *Announcement*



The annual meeting is coming up on Saturday, April 18. It's open to all RGCU Members and one guest. This year, we'll again be at the Sheraton Albuquerque Airport Hotel at 10am, April 18th. Please RSVP so we can know how many people to anticipate. Please call 505.262.1401 or go online to riograndecu.org to make your reservation.

At the meeting, you'll hear from your Board, your Supervisory Committee, and your management team. We are all ultimately accountable to you, our credit union membership. Also, we'll be holding a raffle for a number of prizes that will benefit the Children's Miracle Network. So come learn about what's happening at your credit union, have a great time, and support a good cause.

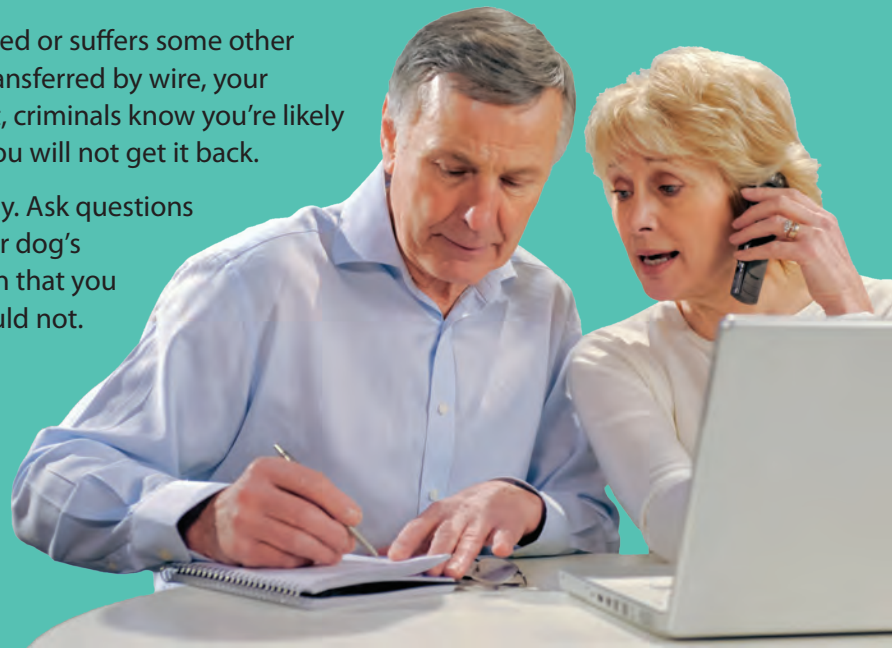
Grandparent Scam (FRAUD ALERT)

In the United States, grandparents are hearing from relatives claiming to be in trouble. The relative – most commonly a grandchild – says he's been in a terrible accident, has been arrested, has been delayed in customs, etc. But this isn't your grandchild. He's a criminal, almost always calling from overseas, engaged in a popular scam that can extract cash from your pocketbook.

Scammers know that when a relative is injured, arrested or suffers some other kind of setback and calls pleading for money to be transferred by wire, your instincts tell you to help. When the situation is urgent, criminals know you're likely to act. But don't. Here's why: once you wire money, you will not get it back.

To protect yourself, be skeptical and do not act quickly. Ask questions the scammer will not know. For, example, what is your dog's name, where were you born, or any personal question that you would know the answer to but that the scammer would not. Then, hang up and call your relative at their number. If you cannot reach them, be patient and give them time to call you back.

Make sure you always have updated contact information for your family members. Don't share travel plans on social media. Using all of these tools will help protect you from falling for this scam.



Let's Get Social

If you want to keep up with the latest and greatest happenings at Rio Grande Credit Union, follow us on Twitter at [@RioGrandeCU](https://twitter.com/RioGrandeCU) or like us on Facebook at facebook.com/rgcu. We'll continue to post about community events, education programs, and our great employees.



Refinance, save money, and be happy



Did you know Rio Grande Credit Union can refinance your mortgage?

RGCU has great rates which could make your mortgage payments smaller. And that means more cash in your pocket. We also offer all mortgage types for financing new homes. All provided by our staff with over 50 years of refinancing and mortgage experience. Call our Mortgage office at 505.999.2153.

It's IRA TIME

Last year, you said you'd start doing something about retirement planning next year. Guess what? It's next year! But don't worry; our Account Relationship Officers at Rio Grande Credit Union can get you into the right Individual Retirement Account (IRA) to meet your retirement goals.

The two basic types of IRAs are Traditional and Roth. Traditional IRAs are divided into tax-deductible and nondeductible types. Contributions to Roth IRAs are not tax-deductible, but their earnings can be distributed tax-free if certain conditions are met. All of this makes a difference when owners or beneficiaries begin withdrawing the funds (see Internal Revenue Service publication 590 for details on the basic provisions of IRAs).

Learn more about our IRA offerings at: riograndecu.org/ira-accounts.



RGCU cares

With the help of our members, Rio Grande Credit Union celebrated Veteran's Day by donating over 2600 pairs of socks, 100 blankets, and 30 pillows to the Disabled American Veterans. Thank you for donating to those that sacrificed so much.



SAVE THE DATE

The 3rd Annual RGCU Golf Classic will take place on Monday, September 14th at Sandia Golf Club. Register your team at rgcugolfclassic.org. Proceeds benefit Junior Achievement of New Mexico.

A MESSAGE FROM THE PRESIDENT



directory

BOARD OF DIRECTORS

Ron B. Maestas, *Board Chair*
Lucy P. Sedillo, *First Vice Chair*
Cynthia Borrego, *Secretary/Treasurer*
Dianne M. Brown, *Director*
Daniel J. Mayfield, *Director*
Mark Sanchez, *Director*
Irene Serna, *Director*

SUPERVISORY COMMITTEE

Susan H. Biernacki, *Member*
Patty French, *Member*
Lisa Wilson, *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*
Bill Daily, *VP Marketing
and Member Experience*

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

holiday closings

All RGCU branches will be closed on the following holiday:

MAY 25 Memorial Day

contact information

Member Resource Center
505.262.1401 | 877.761.5136

TellerPhone

24-hour automated service
505.265.4926

riograndecu.org



FEDERALLY INSURED BY NCUA



Dear RGCU Members,

I am pleased to report that Rio Grande Credit Union experienced another outstanding year. Let me briefly highlight a few of the Credit Union's financial successes in 2014:

- Total assets ended at \$250,317,543. This represents a growth of 6.10%.
- Total member shares ended at \$213,828,134, representing growth of 4.73%.
- Total member loans ended at \$194,623,417. This represents a growth of 11.14%.
- The Credit Union's earned net income for 2014 was \$4,069,407. The year-end return-on-assets ratio was a very strong 1.67%.
- Net worth ended at 14.04%. NCUA defines a well-capitalized credit union as above 7%.
- The total number of members as of December 31, 2014 is 27,731.

Rio Grande Credit Union's financial performance continues to be positively recognized on a national level. Bauer Financial rated us as 5 stars, the highest rating available. Weiss Ratings rated us as an "A" which they defined as excellent. We also continue to out-produce peer average in both net worth and return on assets. Rio Grande Credit Union also experienced an important milestone in 2014 by reaching \$250 million in total assets. Overall, our success and positive publicity continues to serve us well because we can demonstrate to potential members that Rio Grande Credit Union is extremely safe and secure.

For 2015, Rio Grande Credit Union is implementing several strategic initiatives that will impact our future. First, after ten years of operation, the Board and Senior Management made the decision to close the VA branch effective March 31, 2015 due to low member use and minimal support from the hospital. Second, we are in the process of purchasing property in northwest Albuquerque/Rio Rancho. We anticipate having this wrapped up during the spring and hope to build another branch in the latter part of 2016. Third, we are rebranding and reissuing all credit and debit cards in October 2015. Our new Visa®-branded cards will include the Euro Mastercard Visa (EMV) chip. This new card will provide much greater security for our membership. Fourth, Rio Grande Credit Union will launch a formalized business deposit service to give greater flexibility to the business members.

Finally, I want to recognize the wonderful work our Board of Directors, Supervisory Committee, and staff do to make Rio Grande Credit Union such a positively recognized credit union. Without their dedication to our mission our success would not be possible. It has been my pleasure to serve you as President/CEO since 2002. I wish you all continued success throughout 2015.

Sincerely,

Chris Fitzgerald, President/CEO