

SPRING  
2017

# RGCUnews

## What it means to be Your New Mexico Credit Union

By now, you've probably seen our "As New Mexican As..." billboards around town. At a time when other local financial institutions are literally taking "New Mexico" out of their name, we gladly identify with New Mexico and our #NMRoots. This is our home.

The Albuquerque City Employees Credit Union was founded in 1953 by a group of city employees that needed banking services that they couldn't receive elsewhere. Since that time, we've added other employee groups like the Bernalillo County employees, first responders, local hospital employees, and other select hard working groups with deep New Mexico roots. In the early 1990s, we changed our name to **Rio Grande Credit Union** because it represents who we are, where we've been, and what we choose to focus on every day.

With the merger of New Mexico Central Credit Union in 2012, Rio Grande Credit Union can provide credit union services to anyone who lives, works, attends school or worships in Bernalillo or Sandoval counties. This is regardless of age, race, religion, creed, or even immigration status. It a philosophy that guides our thinking even amid tremendous change in New Mexico. This is why we reach out to new populations in our broader community as they become more important to the New Mexico landscape. This not only includes opening a branch in the growing Rio Rancho area, but offering lending services to the estimated 25,000 ITIN-eligible city and county residents.

We believe that credit unions are a place where all are welcome to receive mainstream financial services (checking and savings accounts, auto loans and credit cards). No person in our community should have to use check cashing storefronts or payday lenders because they didn't feel welcome anywhere else.

This is the reason why we call Rio Grande Credit Union "**Your New Mexico Credit Union.**"

**New Mexican as  
Sandia sunsets.**

Your New Mexico  
Credit Union.



**RIO GRANDE**  
- CREDIT UNION -

Federally insured by NCUA

**New Mexican as  
a Bosque stroll.**

Your New Mexico  
Credit Union.



**RIO GRANDE**  
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**RIO GRANDE**  
- CREDIT UNION -

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## ANNUAL MEETING RESERVATIONS ARE NOW AVAILABLE

The 2017 Annual Meeting takes place on Saturday, April 22 at the Embassy Suites Hotel near Lomas and I-25. The meeting begins at 10:00 AM and is followed by a plated breakfast and raffle for the benefit of UNM Children's Hospital. Please RSVP by April 12. Call 505.262.1401 or go to [riograndecu.org/annualmeeting](http://riograndecu.org/annualmeeting) to make your reservation (limit one member and one guest per household).

## RGCUp<sup>rofile</sup>

RGCU Welcomes  
Roy Stange, CFO



Roy was born in Albuquerque and raised in Belen. After finishing his Bachelors degree in History and Government from New Mexico State University, Roy found that he could do two things he loves in one setting – Accounting and Financial Services. Roy has progressively worked his way up within financial institutions, starting as a teller and now as our CFO. Roy has been married to his lovely wife Maxine for almost 13 years. He has two wonderful daughters, too. Welcome to Rio Grande Credit Union, Roy!



# car sales & RIO GRANDE ARE MAKING THINGS EASY



During April and May, Enterprise Car Sales is giving Kelley Blue Book® trade-in value on your vehicle **plus up to \$500\*** when you finance your car through Rio Grande Credit Union.

Enterprise Car Sales makes the shopping experience easy when you go through [enterprisecarsales.com/rgcu](http://enterprisecarsales.com/rgcu) or [riograndecu.org/auto-loans](http://riograndecu.org/auto-loans). Either way, you can find the make and model you want from Enterprise's national car rental fleet.

Getting a loan on your car through Rio Grande Credit Union is simple as well. When you set up automatic payment transfer from any of your direct deposit accounts, you get **0.5% off** your best rate. This special only lasts through the end of May, so stop by one of our six locations and speak with an Account Relationship Officer today.

Are you a first time car buyer? We're holding a **First Time Car Buyer** seminar with our friends at Enterprise during the month of June. We'll go over what to look for in your first car, as well as how to be smart about your first car loan. Look for more updates via our Facebook page and [riograndecu.org](http://riograndecu.org).

\*Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2017 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In Value is not available for customer's vehicle, Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of up to \$500 is available only on passenger vehicles and light duty trucks with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Offer valid in MD, NM, OR, VA and Washington D.C. Offer valid 4/1/17 - 5/31/17. No cash advances. This offer cannot be combined with any other offer. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. THE VALUE OF USED MOTOR VEHICLES VARIES WITH MILEAGE, USAGE, INCLUDED ACCESSORIES AND CONDITION. BOOK VALUES SHOULD BE CONSIDERED ESTIMATES ONLY.

## RGCUcares

### SOUPER BOWL 2017

Rio Grande Credit Union participated in "Souper Bowl 2017" at the Roadrunner Food Bank on January 28. Over 40 New Mexican restaurants served soups and desserts to those in attendance. All proceeds from the event go to benefit the fight against hunger.



### PAINTING SUPPORT

On February 13, Rio Grande Credit Union employees participated in a painting class at Kelly Jo Designs dedicated to raising support for the Leukemia and Lymphoma Society.





## Save September 21 for the 5th Annual Rio Grande Credit Union Golf Classic

This year, we're returning to Paa-Ko Ridge for a charity fundraiser that's sure to put a swing in your stride. A great outdoor meal in the East Mountains follows a wonderful round of golf. Look for updates on [riograndecu.org](http://riograndecu.org) and on our Facebook page.



## BINGE WATCHING HGTV?

### Get started on your own renovation with a HELOC from RGCU

If you'd like to remodel your kitchen, pay off your bills, or plan a dream vacation, your home's equity may hold the key! We have a special offer to qualified members – you can set up a new Home Equity Line of Credit (HELOC) with no closing costs.

With a HELOC from Rio Grande Credit Union, you can:

- Enjoy a low variable rate
- Get cash anytime and make payments only on what you borrow
- Write off qualified interest payments at tax time

Call our Mortgage Manager at 505.999.2153 to get started today.



## RGCU sponsors Duke City Gladiators Exhibition Game

Rio Grande Credit Union branches sold tickets for Albuquerque's Duke City Gladiators Indoor Football First Responders game on February 25, 2017. A portion of the ticket sales went to benefit The South Valley Economic Development Center (SVEDC).

Over 3,000 fans attended. Albuquerque firefighters, police officers, and paramedics were honored for their community service. RGCU President/CEO Chris Fitzgerald presented a check to the SVEDC for \$1,000. RGCU employees handed out prizes and answered questions about our Credit Union services.

## RGCU IS PROUD TO ASSIST THE



Do you suspect that a senior citizen needs help with a landlord, creditor, Medicare, or Medicaid? The Senior Citizen's Law Office may be able to help. The Office serves seniors age 60 and older in Bernalillo, Sandoval, Torrance, and Valencia Counties, with a range of free legal services. Find out more at [sclonm.org](http://sclonm.org). It's all part of our People Helping People mission.

## RADIOTHON

100.3 The Peak kicked off the annual fundraiser February 16th and 17th with all-day broadcasts from inside UNM Children's Hospital. RGCU sponsored three "Power Hours", matching listener donations toward raising over \$20,000. Nice to show off our #NMRoots.



## CHEF NIGHT

Rio Grande Credit Union participated in their monthly team event at Ronald McDonald Chef Night on February 28. Employees prepared dinner for over 60 families at the Ronald McDonald House, preparing orange chicken with rice and a beautiful fruit pizza pie for dessert.



## directory

### BOARD OF DIRECTORS

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

### SUPERVISORY COMMITTEE

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

### SENIOR MANAGEMENT

Chris Fitzgerald, *President/CEO*  
Roy Stange, *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

### 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 holiday:

**MAY 29**

Memorial Day

## contact information

### Member Resource Center

505.262.1401 | 877.761.5136

### TellerPhone

24-hour automated service

505.265.4926

[riograndecu.org](http://riograndecu.org)



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# A MESSAGE FROM THE PRESIDENT



Dear Members,

Among many accolades in 2016, Rio Grande Credit Union was recognized by depositaccounts.com as New Mexico's healthiest credit union. We will strive to continue to outperform our peers this year and I want to share our planning with you. For 2017, Rio Grande Credit Union is implementing several strategic initiatives that will impact our future.

First, we are improving several internal processes, which will better serve our members' financial needs. These include an upgrade of our homebanking system; the implementation of Teller Capture, which will expedite the check process within our branches; establishing a direct connection with the Federal Home Loan Bank of Dallas to further improve our 30-year conventional mortgage program; and the implementation of a car-buying platform on our website to help members expedite the process of both purchasing and financing new vehicles.

Rio Grande Credit Union will also continue to develop four strategic goals over the next three years: Improve the member experience; maintain a strong and healthy financial position; build a better community; and improve internal processes. More information will be communicated with our membership as we continue to implement strategies centered on these four goals.

Strong credit union performance does not always come in the form of financial performance. It also includes a social responsibility of helping people. I want to recognize the wonderful work our Board of Directors, Supervisory Committee, and the 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 and we look forward to serving your financial needs for years to come.

Sincerely,

Chris Fitzgerald, President/CEO



RGCU board member Dan Mayfield accepts a 2016 Louise Herring Philosophy in Action Member Service Award

## HELP US SERVE YOU BETTER

Avoid a \$5 fee per quarter by keeping your address up to date. Imagine you own a credit union (actually, you do). So, when you move, it's smart to let your employees know. An address update also helps prevent identity theft. You can update your address at any of our locations or call us at 505.262.1401. Stop by today.

## OUR PRIVACY POLICY IS AVAILABLE ONLINE

How do we keep your data safe? Find the link to the RGCU Privacy Policy at the bottom of any [riograndecu.org](http://riograndecu.org) page.

