

Rio Grande Credit Union helps immigrants become homeowners

A member and his family moved into a home in Albuquerque a few weeks ago using a mortgage from Rio Grande Credit Union. What’s remarkable about this particular mortgage is that the member does not have a Social Security number. He has an Individual Taxpayer Identification Number (ITIN).

“Typically immigrants secure ITIN numbers as a first step to US citizenship. The ITIN number allows people to pay taxes. Once they’ve shown documentation for two years of federal tax payments, we can begin working with the member on their ITIN mortgage,” said RGCU Mortgage Manager Lisa Crain.

“If you Google ‘ITIN Mortgage’, a lot of questionable links start showing up, taking people who don’t have a lot of options into the underside of the American financial system. These members are some of the hardest working people in our community and we believe they deserve a better option,” said RGCU Vice President of Sales and Service, Chris Samborski.

“Credit Unions were founded on the principle of People Helping People,” remarked RGCU CEO Chris Fitzgerald. “There are almost 24,000 people* classified as ‘Eligible to Naturalize’ living in the Albuquerque area and we’re here to help them.

For more information about the ITIN eligible products and services RGCU offers, visit riograndecu.org.

*Center for Migration Studies, PUMA Tool, 2014 data for Albuquerque, NM Metro Area, “Eligible-to-Naturalize” www.data.cmsny.org/pumahtml



Louise Herring Award	2	RGCU Cares	2, 3	President’s Letter	4
Giving Tree Recap	2	Keep Skipping	3	Save the Date	4
Insurance Savings	2	RGCU Profile	3	Volunteer at RGCU	4
Red Cross Update	2	Love My CU Awards	3	CU Scholarships	4
Save on TurboTax	2				



National Louise Herring Award

Rio Grande Credit Union has been named first runner-up from credit unions across the country for the Louise Herring award for outstanding support to member service and local New Mexico communities. The award is presented by the Credit Union National Association (CUNA) to credit unions for programs or policies that demonstrate their commitment to the practical application of the “People-Helping-People” philosophy. Rio Grande Credit Union is the first credit union in New Mexico to be recognized at this national level for its partnership with Prosperity Works and their Prosperity Kids Program™. The program teaches children and their families how to save money and prepare for college. **Since inception of the program, 513 Prosperity Kids accounts have been opened.**

Ona Porter, CEO of Prosperity Works remarked, “Access to the Prosperity Kids™ accounts and services through RGCU is a critical opportunity for families that most have not previously had.”

“Receiving this award is a reminder that people in Albuquerque have the option to put their money in organizations that are committed to this community and to community service,” said Chris Fitzgerald, President/CEO of RGCU.

Rio Grande Credit Union has received multiple designations for its history of serving the underserved, such as becoming a *Low Income Designated Credit Union*, earning *Community Development Financial Institution (CDFI)* status, certification as a *Minority Deposit Institution*, and earning the *Juntos Avanzamos* designation.



GIVING TREE RECAP

This past holiday season, **RGCU members purchased toys, books, and clothes for over 350 children who have had their holiday interrupted by illness.** The annual Giving Tree promotion helps provide some holiday cheer to patients of Children’s Miracle Network hospitals. “The generosity of the Rio Grande Credit Union organization is truly appreciated by our patients and their families,” said Kathryn Richards of Children’s Miracle Network. “It’s great to have a reliable community partner like Rio Grande.”



SAVE UP TO \$15 ON intuit. TurboTax

RGCU members can get up to \$15 off TurboTax® federal products. TurboTax translates taxes into simple questions about your life, so you can get your taxes done right. TurboTax SmartLook™ even connects you with an expert live, on-screen so you can get answers when you need them. Click the web banner to start saving today.

SAVING ON HEALTH INSURANCE CAN BE EASY WITH truSTAGE™

You could **save \$434.39 a month on health insurance¹.** Act now! Enroll by January 31 by calling 888.416.2166 or go to TruStageHealth.com.

¹Families eligible for the Advance Premium Tax Credit saved an average of \$434.39 per month on their health insurance when they shopped through GoHealth (2015 OE). The TruStage® Health Insurance Program is made available through TruStage Insurance Agency, LLC and GoHealth, LLC. GoHealth, LLC is licensed to sell nationwide and operates in all states with the exception of Massachusetts, Hawaii, Vermont and Rhode Island. TruStage Insurance Agency, 2015, All Rights Reserved.

RED CROSS UPDATE



From October 21 to November 18, RGCU helped the New Mexico chapter of the American Red Cross celebrate its 100th Anniversary by selling commutative pins at the branches. “We’re very appreciative of community focused organizations like Rio Grande Credit Union that help us celebrate such an important milestone,” remarked Brandon Barela, Major Gifts Officer of the American Red Cross. **During the four week period, RGCU members purchased \$1,000 worth of pins to commemorate the celebration.**

RGCUcares

MARIGOLD PARADE

In honor of Dia De Los Muertos, RGCU employees participated in the Marigold parade. The parade runs through the communities of the South Valley and honors deceased family members and the celebration of the legacy they have left behind.



NO NEED TO STOP SKIPPING

Great news! You can now Skip-a-Pay after the holidays. The Rio Grande Credit Union **Skip-a-Pay program is now a year-round option.** This means if you'd like to skip a payment in March to enjoy Spring Break, that's an option. If you'd like a summer vacation in June, you can skip then, too.

Just remember, each Skip-a-Pay eligible loan is available for only two skips per 12-month period or five skips over the life of the loan. So if you count on Skip-a-Pay during the holiday season, remember you only have one other skip available.

To find out if any of your loans are available for Skip-a-Pay, simply log in to home banking at riograndecu.org.



MORE SAVINGS WITH



LOVE MY CREDIT UNION REWARDS!

RGCUp^{profile}

Branch Manager
Liz Armijo

Although she was working for another financial institution at the time, Liz Armijo had such a great member experience with Rio Grande Credit Union, she came to work here. Since starting with RGCU in 2011, she's held positions where she can replicate that positive experience she had as a member. Now as the Rio Bravo Branch Manager, Liz looks forward to helping members save money on loans and earning great rates on deposits.



One of her favorite experiences is helping younger members purchase a vehicle for the first time. Often, they've been turned down by local banks.

"It's like seeing a kid in a candy store," remarked Liz. "They can't stop smiling and we get to be a part of making that happen."

"To me, this isn't just about selling loans. It's about being a part of the growing South Valley community. Just like me, Rio Grande is rooted here. We get to be a part of this story."

The TurboTax credit union member discount is just one of many member discounts available with the Love My Credit Union Rewards program. **Members have saved nearly \$2 billion with exclusive offers from Sprint, ADT, TruStage, and cash back shopping with Love to Shop.** The more offers you take advantage of, the more you save. Visit riograndecu.org to find out more.

State filing charges apply. Limited time offer for TurboTax 2016. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries. Other parties' trademarks or service marks are the property of their respective owners. Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information.

LUNG FORCE WALK

In November RGCU employees participated in the Lung Force Walk. This walk directly benefits research dedicated to finding a cure for Lung Cancer.



ZOO BOO

On October 29, 2016 RGCU handed out candy at the ABQ Zoo for the annual Zoo Boo. The Zoo Boo allows children of all ages to roam around the zoo and trick or treat for while taking in the animals.



TWINKLE LIGHT PARADE

On a chilly December evening, RGCU employees decked Central Avenue with holiday lights and participated in the Albuquerque's annual Twinkle Light Parade.



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*
Rusty Fisher, *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 holidays:

JANUARY 2 New Year's Day (observed)

JANUARY 16 MLK Jr.'s Birthday

FEBRUARY 20 President's 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



A MESSAGE FROM THE PRESIDENT



Dear Members,

Season's Greetings from all of us at Rio Grande Credit Union!

Every year, RGCU puts our resources into building the best credit union for you. In 2016, several new products were implemented and numerous awards were earned, including:

- Building and opening the Cabezon Branch in Rio Rancho
- Implementation of the EMV Chip debit and credit cards
- Implementation of the automated skip-a-pay program
- Launched riograndecu.org in Spanish
- Held our 4th Annual RGCU Golf Tournament, raising \$16,000 for Prosperity Kids
- Voted one of the "Top Places to Work" by the *Albuquerque Journal*
- Voted the healthiest credit union in New Mexico and the 96th healthiest credit union in the U.S. by depositaccounts.com
- Won both the credit union Dora Maxwell and Louise Herring Awards for community development in the State of New Mexico
- Won 2nd place at a national level for the Louise Herring Award for our work with Prosperity Kids
- Received the highest member satisfaction score ever through our annual survey

We continue to grow and operate an extremely safe and sound credit union. It is my belief that our philosophy of both helping our members with their financial needs and also giving back to our community in order to promote prosperity continue to be the main drivers for our success. I'm looking forward to many more exciting times for Rio Grande Credit Union!

Thank you once again for your continued support. Without you, none of this would be possible. I truly hope that you and your family have a prosperous 2017.

Sincerely,

Chris Fitzgerald, President/CEO

SAVE THE DATE

The 2017 Annual Meeting of Rio Grande Credit Union will take place on Saturday **April 22nd**. More information will be available this coming February. Check riograndecu.org for details.



INTERESTED IN VOLUNTEERING AT RGCU?

Visit riograndecu.org/volunteer to learn how to run for open board or supervisory committee positions.

Credit Union Scholarship Applications

NOW AVAILABLE



The New Mexico Credit Union Education Foundation scholarship applications are now available at riograndecu.org/scholarship and cuanm.org. But act quickly, the **application deadline is Friday, February 24**.