

RGCU helps raise thousands for UNM Children's Hospital



Valerie Paolini and Chris Samborski work the phones

On February 18th & 19th, twelve RGCU employees volunteered their time at the annual 100.3 FM The Peak Radiothon to benefit **UNM Children's Hospital**. We sponsored four "Power Hours" where Rio Grande Credit Union matched caller donations for the hospital. Through your calls and our matching, we raised \$32,192! Way to go Rio Grande CU members!

Classrooms across Albuquerque collected change for the hospital and as "**Change Bandit**" sponsors, we got to count it all. That's Albuquerque kids helping other kids with over \$4,728 in pennies, nickels, dimes and quarters. Thanks to manager Denyse Vargas and our hard working Westside branch staff for staying after hours on a Saturday to count all those coins.

Read more about the terrific Westside branch in Denyse's profile on page 2.



Say Rio Grande and Get Away Today

Get Away Today and Rio Grande Credit Union are thrilled to announce the grand opening of **The Wizarding World of Harry Potter** at Universal Studios Hollywood. Starting April 7, you can experience thrilling rides, shopping and dining happily immersed in the world of Harry Potter!



Ride *Harry Potter and the Forbidden Journey* to see Hogwarts castle and *Flight of the Hippogriff* to experience how to properly ride a Hippogriff with Hagrid!

The shops of Hogsmeade offer the best souvenirs, including the Nimbus 2001 broom at *Dervish and Banges*, jewelry and books from *Filch's Emporium of Confiscated Goods*, an assortment of treats from *Honeydukes*, wands from *Ollivander's* and much more!

Enjoy a delicious meal at the family friendly *Three Broomsticks* restaurant and make sure to take a sip of their signature Butterbeer while you dine!

Be one of the first to experience **The Wizarding World of Harry Potter** at Universal Studios. Also, **Disneyland** is just over an hour away, and with Get Away Today's Best Price Guarantee, you'll get the lowest price on your vacation. Visit riograndecu.org/member-benefits and click *getawaytoday*, or call 855-GET-AWAY and mention **Rio Grande Credit Union** when booking.



BRANCH MANAGER SPOTLIGHT Denyse Vargas

"I enjoy working for RGCU because I believe in our mission of "people helping people." Working with our loyal members that need help with their financial goals makes me feel like I am making a difference. The best part about my job is when I can have a positive impact on members' financial future."

"My favorite member experiences are when I can help a member achieve a goal in their financial plan. We get to know members at important times in their lives. These include when they get married and need to open a new account, have a baby and open a Kirby account, buy a new car, or purchase their first home. Being a part of the process for these milestones does feel like our members are part of our RGCU family."

"I love that I work at the Westside branch because this is the community I have grown up in. I was born and raised in the South Valley and now live in Taylor Ranch. I've been working at RGCU for six years and am happy to work directly with members who live in the neighborhood where I live."



Left to Right: Taylor Shadle, Nicholas Rael, Brittany Hartman, Christy Armijo, Lennie Dixon, Eric Maestas, Jessica Torrez, Josh Coletta, and Mark Ortiz

Leadership Begins With Me Graduation

This February, Rio Grande Credit Union graduated its first **Leadership Begins with Me** class. Lily Currin (VP Human Resources) designed this course for the purpose of developing internal talent while providing senior management a means to evaluate bench strength. Nine future leaders completed the course which included working

with a teammate to create a new credit union from scratch (including bylaws and an operational plan). The six-month program included courses in Leadership, Communication, Organizational Dynamics, and Finance. Congratulations to this first class of tomorrow's credit union leaders!

Love Your Savings



Everyone is looking for ways to save money, and that's just what Love My Credit Union Rewards is all about.

Rio Grande Credit Union is excited to offer you exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1.4 billion with Love My Credit Union Rewards discounts. Along with lower loan rates and fewer fees, here are more ways you can save.

- Receive a 10% discount (15% for business members) on select regularly priced **Sprint** monthly data service. Plus, waived activation fee on new lines and upgrade fees (\$36 savings each).

*Based on individual roadside assistance plan.

- Get safety and security of roadside assistance and more for less than \$1 per week* with **CU Road Pal**.
- Save up to \$15 on **TurboTax** Federal tax products.
- Save on services for your home from **ADT, DIRECTV, Allied**, and more.
- Earn cash back when you shop at over 1,500 online retailers with **Love to Shop**.

The more offers you take, the more you save!

Start saving today at

riograndecu.org/member-benefits.



WE ARE HAPPY TO SEE YOUR KIDS

We love it when our members bring their kids and grandkids into a branch. It's great to see the next generation of credit union members visit. #NMRoots



Strong Credit Unions. Strong Middle Class.

Visit middleclass2016.com

54% of Americans say credit unions are the best place for middle class people to deposit their money.

They know that credit unions like **Rio Grande Credit Union** keep our economy strong and provide a smart financial choice for consumers.

Unlike big banks who answer to Wall Street and return profits to their investors, credit unions are not-for-profit cooperatives **owned and operated by our members**.

- We return savings to the middle class families we serve through higher interest rates on checking and savings accounts and lower interest on loans.
- We focus on reinvesting in the local communities where we're rooted.
- We work to help local small businesses grow.

As we enter the 2016 Election, credit union members deserve to hear Presidential candidates talk about the economic issues that really matter to middle class families. **It's critical that men and women who want to lead our nation understand the important role credit unions play in protecting America's middle class.**

Rio Grande Credit Union and other credit unions are reaching out to over a million members to ask you to go to middleclass2016.com and send a message to the Presidential candidates today.

New Location for the RGCU Annual Meeting

The 2016 Annual Meeting takes place on Saturday, April 23 at the **Hotel Albuquerque at Old Town**. The meeting begins at 10:00 AM and is followed by a plated New Mexico breakfast and raffle for the benefit of UNM Children's Hospital. **Please RSVP by April 15** so we know how many people to anticipate. Call 505.262.1401 or go to riograndecu.org and click the annual meeting banner to make your reservation (limit one member and one guest per household).



directory

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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 30 Memorial Day

contact information

Member Resource Center
505.262.1401 | 877.761.5136

TellerPhone
24-hour automated service
505.265.4926

riograndecu.org



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A MESSAGE FROM THE PRESIDENT



Dear RGCU Members,

Since our Share Certificate interest rates are starting to rise, I've begun to receive questions about how Rio Grande CU sets it's rates.

Who sets Share Certificate rates? Our rates are set by the Asset-Liability Committee (ALCO), which is made up from several members of both our Board of Directors and Senior Management. We meet once a month to address many financial issues, including rates.

Why are interest rates different across town? In general, rates tend to follow treasury yield curves. As you know, the yield curve has been historically low since 2007 and rates have followed the curve. But that's not the only answer. We also factor in other criteria – competition, loan-to-share ratio (total loans to total shares), and our overall cost of funds. Loan-to-share is very important because it must be balanced. If our loan-to-share is too low, the excess funds need to be invested. However, most investments actually pay lower rates than what we offer. The good news is that RGCU is a very strong credit union. Our loan-to-share ratio is quite high, so we are able to pay higher deposit rates than most financial institutions. We like to acquire more deposits so we can continue to lend to our members. Our rates aren't always the highest but we are certainly very competitive.

Financial strength is key to the overall well-being of any financial institution. In 2015, we were rated the 81st healthiest credit union in the U.S. by DepositAccounts.com. They rated us the 2nd healthiest credit union in the New Mexico and the healthiest credit union in Albuquerque! That's good to know when you're looking for a place to put your cash.

Speak with any of our Account Relationship Officers to set up a Share Certificate today. See riograndecu.org/certificates for the latest rates.

I truly appreciate your membership.

Sincerely,

Chris Fitzgerald, President/CEO



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 locations or call us at 505.262.1401. A simple address update can also help prevent identity theft. Stop by today.



How do we keep your data safe?

Find the link to the RGCU Privacy Policy at the bottom of any riograndecu.org page.