

# Giving Kids a JumpStart<sup>SM</sup>



This past December, Rio Grande Credit Union launched the JumpStart savings account for 13 - 17 year old members. The Credit Union began working with community partners like the New Mexico Child Advocacy Network (NMCAN) and Prosperity Works to find financial solutions for teens who need to independently manage their money. Every young member has the opportunity to meet with a Financial Coach and help them begin their financial literacy journey.

Ona Porter, Founder and CEO of Prosperity Works stated, "This account provides access to financial inclusion at a young age... this is particularly helpful for teenagers who receive income stipends or are in the workforce programs. These kids simply need a safe place to save their own money and learn smart money habits."

One NMCAN client stated that this account was important to her because she will now know what to do with her paychecks and better equipped to manage their own money.

For more information about the JumpStart program, please visit [riograndecu.org/jumpstart](http://riograndecu.org/jumpstart) or come into the branch and meet with one of our Account Relationship Officers.



**RIO GRANDE**  
- CREDIT UNION -

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# Want to Start the New Year Saving?



After the holidays, your big bank and department store credit cards probably got a lot of use. Start the new year right and pay off those high interest rate credit cards by transferring those balances to your RGCU Visa® Credit Card.

Now, it's time to take charge of those cards by transferring those balances to a lower interest rate Rio Grande Credit Union Platinum Visa® Credit Card. Transferring those balances cost you nothing and can really help you save on those high interest rate payments to big banks and department stores.

Don't have a Rio Grande Credit Union Platinum Visa® Credit Card? You can apply through Home Banking or stop by any of our 6 convenient locations throughout Albuquerque and Rio Rancho. We'll be happy to get your new year started on the right foot.



intuit  
**turbotax**®



This year, get your biggest possible tax refund and the chance to win \$25,000.<sup>1</sup> Also, as a Rio Grande Credit Union member you can save up to \$15 on TurboTax this tax season.

- Get a chance to win \$25K. Just try TurboTax Online for free by February 14th (and provide a valid email address) to be automatically entered to win the TurboTax \$25,000 Sweepstakes.<sup>1</sup>
- TurboTax has you covered. TurboTax is up-to-date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right.
- Real CPAs review your return. With TurboTax Live, you can talk with a CPA or EA onscreen for unlimited advice and a final review of your return.

<sup>1</sup>To enter the sweepstakes and access the member discount, click on the TurboTax web banner located on Rio Grande Credit Union's website. Start today and save!

## IRA WITHHOLDING NOTICE

Payments from your IRA are subject to federal income tax withholding unless you elect no withholding. You may change your withholding election at any time prior to your receipt of a payment. To change your withholding election, complete the appropriate form provided at any Rio Grande Credit Union location. Withholding from IRA payments, when combined with other withholding, MAY relieve you from paying estimated income taxes.

However, your withholding election does not affect the amount of income tax paid. You may incur penalties under the estimated tax rules if your withholding and estimated tax payments are insufficient. Consult your tax adviser for details.



## 2019 NM Credit Union Education Foundation Scholarships Now Available



The NMCUEF is a unique scholarship program formed through special legislation that allows credit unions to use abandoned funds for educational or charitable purposes. Since it was established in 1992, the NMCUEF has presented 1,721 scholarships for a total of \$1,364,600 to students attending accredited vocational or technical schools, colleges or universities in New Mexico.

To apply for a scholarship this year, visit [riograndecu.org/scholarship](http://riograndecu.org/scholarship) and download the scholarship application. The scholarship is for undergraduates attending any accredited vocational, technical school, college or university in New Mexico. Applications must be postmarked no later than Friday, February 22, 2019 for consideration for the 2018 - 2019 academic year. Good luck!

## Sock Drive for DAV

Every year, the Credit Union sponsors an annual Sock Drive benefiting the Disabled American Veterans (DAV) chapter in Albuquerque. This year, credit union employees and members raised over \$2,000 and took in 86 pairs of socks for the DAV. "Rio Grande CU and the DAV have enjoyed a long term relationship since back in the day of the Veterans Administration Credit Union. I'm pleased this relationship is still going strong," remarked former Rio Grande employee Jan Gassiot. Part of the fundraising was a participation in a blanket raffle. Congratulations to Joyce for winning the blanket.



## INTERESTED IN VOLUNTEERING?

Visit [riograndecu.org/volunteer](http://riograndecu.org/volunteer) to learn how to become a candidate for open board or supervisory committee positions. It's great way to support the credit union movement.



Our team participated in the Twinkle Light Parade starting off the holiday season in style.



RGCU participated in a paint night supporting the UNM Neuroscience department of UNMH.



RGCU employees walked in the Lung Force Walk help to fund research against lung cancer.

## directory

### BOARD OF DIRECTORS

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

### SUPERVISORY COMMITTEE

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

### SENIOR MANAGEMENT

Mike Athens, *Interim President/CEO*  
Roy Stange, *Chief Financial Officer*  
Lily Currin, *VP Human Resources*  
Patrick Rushenberg, *VP Lending*  
Bill Daily, *VP Marketing and Member Experience*

## locations and 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 1** — New Years Day

**January 21** — Martin Luther King Jr. Day

**February 18** — Presidents' Day

## contact information

### Member Resource Center

### Call or Text Us Today

505.262.1401 | 877.761.5136

### Teller Phone

24-hour automated service  
505.265.4926

**riograndecu.org**



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## A MESSAGE FROM THE INTERIM PRESIDENT/CEO



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

Every year, we have an opportunity to improve the Credit Union and provide an enhanced member experience. This year, under the direction of our Board of Directors, we were able to:

- Conduct a master plan site study so that the Credit Union can grow with its membership and community,
- Re-certify our Community Development Financial Institution (CDFI) status – so you know you're banking with a community focused credit union,
- Hire our first full time Financial Coach – so you have a free resource available to you to help make a smart financial plan for you and your household; and,
- Introduce our JumpStart account – so 13 – 17 year old members can have direct control over their money.

We also received several awards in 2018. For instance, we were once again named to *Albuquerque Journal's* "Top Workplaces for 2018," an award we've won for the past 3 years. This year, Rio Grande Credit Union was designated a "Family Friendly Business" by the New Mexico Task Force on Work Life Balance. We're not only a great place to work, but also a sound financial intuition, we were also named a "Top 200" credit union by [depositaccounts.com](http://depositaccounts.com) for the 4th year in a row.

In 2019, we'll continue to focus on our 4 strategic goals: Improve the Member Experience, Improve Internal Processes, Build a Better Community, and Maintain Strong Financials. I'd like to thank you, our members, our staff, our Board of Directors, and our Supervisory Committee for continuing to support Rio Grande Credit Union and the credit union movement. I hope you have a safe and prosperous 2019.

Sincerely,

Mike Athens,  
Interim President/CEO

## Toys for Tots = Toys Under the Tree

In conjunction with the Children's Miracle Network and UNM Children's Hospital, members of Rio Grande Credit Union donated over \$2,000 worth of toys as part of the Toys for Tots program. "This is one of our members' favorite fundraisers and a great way to celebrate the holiday season," remarked Bill Daily, VP Marketing & Member Experience. "The generosity of our membership is absolutely wonderful."

