SLFCU Chip Cards Do Not Use RFID Technology

Over the next several years SLFCU will be transitioning members’ credit and debit cards to chip EMV* cards. New chip cards will be provided when members need a replacement card or when their old card expires. SLFCU credit cards are currently being switched to chip cards as they expire, and debit cards will begin the transition in early 2016.

*EMV is a term commonly used instead of chip card. It stands for Europay, MasterCard, and Visa – the three companies that originally developed chip card technology.

Shop Safely Online During the Holidays

Shopping online for holiday gifts is a convenient alternative for those with a busy schedule. Though many online merchants go to great lengths to protect their customers’ personal information, there are higher risks for credit card fraud and online scams during the holiday season. Here are some steps you can take to help protect your personal information and finances.

1. Run anti-virus software on your devices, and install system and browser updates when prompted. This helps keep your device safe and can aid in preventing viruses that collect credit card details while you shop.

2. Protect your mobile devices. Set up password protection for your lock screen and consider options that allow you to remotely disable and wipe your device if it is lost or stolen. This can make it more difficult for a thief to obtain any stored personal information or access accounts to which you are always logged in.

3. Keep passwords up to date and secure. Choose strong passwords that contain uppercase and lowercase letters, numbers, and symbols (if allowed by the site). Avoid using the same password in multiple places, and update any old passwords that aren’t very strong.

BillPayer Upgrades Implemented

A number of improvements were recently made to CU@home Online BillPayer as a result of member feedback. An updated layout provides easier navigation and more information about when and how funds will be withdrawn and delivered. For security purposes, payee account numbers are masked by default. With the upgrade, members have the option to view and edit full payee account numbers.

Periodic Updates Planned

Like many online systems, BillPayer will be updated on a regular basis – users can expect to see occasional improvements to the system. Any updates that could significantly impact user functionality will be explained in detail in our Dollars & Sense newsletter and within CU@home Online.

Thank You!

SLFCU’s growth and strength are testaments to our members’ loyalty and fiscal responsibility. We are grateful for the trust you extend to us. Thank you for doing business with Sandia Laboratory Federal Credit Union.
Protect Yourself from Identity Theft

Identity theft is a growing problem that is a potential risk to everyone. Take steps to reduce the chances of having your identity stolen.

How is information stolen?
Thieves rely on old-fashioned techniques like stealing your mail or wallet as well as high-tech methods like malware, phishing phone calls and emails, and hacking into systems that store customer, patient, or employee data.

Minimize your risk
- Do not carry your Social Security card with you, and question those who ask you to provide your Social Security number. Why do they need it, and how will it be shared?
- Never give out your Social Security number or account numbers by phone unless you've initiated the call. If you receive a call that seems legitimate, return the call at a verifiable number before providing personal information.
- Use a locked mailbox, and stop mail delivery when you are out of town. When mailing sensitive documents, drop them off at the post office.
- Protect your computer and other devices with a firewall, anti-virus software, and/or a program that removes spyware. Only visit or download content from trusted websites. If you are prompted to provide sensitive data online, make sure the URL begins with https, indicating it's a secure site.
- Wipe personal data from electronic devices before disposing of them.
- Use caution when entering personal data on public computers or internet connections.
- Monitor your credit report with the three reporting agencies. You may receive one free report per agency per year. Visit www.AnnualCreditReport.com for details.

If your identity is stolen...
- Notify your credit union, credit card company, and other relevant businesses to close compromised accounts or accounts opened fraudulently.
- Place a fraud alert on your credit report. You only need to contact one of the reporting agencies; the information will be shared with the other two.
- Place a security freeze on your credit report to prevent credit, loans, and services from being approved in your name. Contact each reporting agency to set up a freeze.
- File a report with local law enforcement officials.

ID Theft Help from SLFCU

- For links to the credit bureaus, use the Personal Finance tab at www.slfcu.org/Tools.
- SLFCU offers a free ID Theft seminar every year. Look for the next event at www.slfcu.org when our 2016 seminars are posted in December.
- When SLFCU has your current email address, we can reach you promptly with credit union news. To provide or update your email address, log in to CU@home Online, click the Self Service tab, and select “Change Email Address” under Personal Information.
4. Only download apps from trusted developers and official app stores. Use an anti-virus app to scan previously downloaded and new apps for viruses before using them.

5. Don’t shop on public wireless networks. Use a secure, password-protected connection or your mobile device’s cellular data plan. Avoid public networks that have a password shared by all users.

6. Be cautious when clicking links in advertising emails. Scammers create emails that look like they are from reputable retailers to trick people into clicking links that take you to fraudulent websites where they can gather your personal information. When in doubt, visit the website directly to search for your item or special offer, or contact the company by phone or an email address from their website to verify that the information is legitimate.

7. Look for URLs that start with https instead of http. The https address indicates that your information is being submitted securely. Never give credit card details on a site without https encryption. Many browsers will display a lock icon to indicate a secure site.

8. Don’t provide unnecessary information when making your online purchase. Required information should include name, shipping and billing addresses, payment information, and contact details, not your birthday or social security number.

9. Log out after making purchases. Some websites store your information to make future purchases easier. Be sure to log out after shopping to prevent anyone else from accessing your account. For even greater security, don’t allow sites to store your payment details.

10. Regularly monitor your account balances and activity in CU@home Online. If your information is compromised, the first sign is often unfamiliar charges on your accounts. Call SLFCU immediately if you suspect any fraudulent activity.

If you suspect at any time that your personal or account information may have been compromised, contact SLFCU at (800) 947-5328 or (505) 293-0500 to discuss what security measures or changes may be advisable.

By Doug Ford

**Non-variable rate loans, 100% financing available including tax, title, license and extended warranties. Available rate is based on credit history and term and may be higher than rates listed here. All loans subject to credit approval. Rates are subject to change without notice. Rates and payments subject only once every 5 years. The current calculation of this rate for the remaining term is based on the current index plus margin, subject to the floor rate of 4.00%, and rounded to the nearest eighth of a percentage point; however, the index for the future is unknown. The current index plus margin, rounded to the nearest eight of a percentage point, is 3.625%. Maximum loan-to-value is 80%. Offer applies to owner-occupied properties in NM and CA, except that all terms may apply to modifications and refinancings of existing SLFCU first adjustable rate home loans on owner-occupied properties. Construction loans and mobile home loans are excluded from this offer.

Rate, D.R. (dividend rate), APR (annual percentage rate), and APY (annual percentage yield) subject to change without further notice.

For concerns regarding policies/procedures, conflicts of interest, or fraud: SLFCU Supervisory Committee, PO Box 13045, Albuquerque, NM 87191

Federally insured by NCUA

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SLFCU members can buy discounted tram passes. $35 for up to four people!

Call 505.293.0500 or 800.947.5328.

By Nicole Riner

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### Savings Yields as of 10/26/2015

<table>
<thead>
<tr>
<th>Share Savings &amp; Checking</th>
<th>D.R.</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>Share Savings $100 - $9,999</td>
<td>0.20</td>
<td>0.20</td>
</tr>
<tr>
<td>IRA Share Savings $5 - $9,999</td>
<td>0.30</td>
<td>0.30</td>
</tr>
<tr>
<td>Savings &amp; IRA Share Savings $10,000 - $49,999</td>
<td>0.40</td>
<td>0.40</td>
</tr>
<tr>
<td>Savings &amp; IRA Share Savings $50,000 or more</td>
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<td>0.50</td>
</tr>
<tr>
<td>Money Manager $500 or more</td>
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<td>0.55</td>
</tr>
<tr>
<td>Money Market Savings</td>
<td>0.50</td>
<td>0.50</td>
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<table>
<thead>
<tr>
<th>Term Share Certificates* 6 to 12 months</th>
<th>D.R.</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000 minimum balance</td>
<td>0.40</td>
<td>0.40</td>
</tr>
<tr>
<td>$500 - $999,999</td>
<td>0.60</td>
<td>0.60</td>
</tr>
<tr>
<td>$2,000,000 or over</td>
<td>0.70</td>
<td>0.70</td>
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</table>

<table>
<thead>
<tr>
<th>Term Share Certificates* 18 months bump rate</th>
<th>D.R.</th>
<th>APY</th>
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<tbody>
<tr>
<td>5/5 Adjustable Rate 1st Mortgages</td>
<td>0.60</td>
<td>0.60</td>
</tr>
<tr>
<td>30 yr 3.59% 3.98% 4.000%</td>
<td>0.80</td>
<td>0.80</td>
</tr>
<tr>
<td>5/5 Adjustable Rate 1st Mortgages</td>
<td>1.35</td>
<td>1.35</td>
</tr>
<tr>
<td>5/5 Adjustable Rate 1st Mortgages</td>
<td>1.55</td>
<td>1.55</td>
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<table>
<thead>
<tr>
<th>Term Share Certificates* 36 months</th>
<th>D.R.</th>
<th>APY</th>
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<tbody>
<tr>
<td>36 months</td>
<td>0.90</td>
<td>0.90</td>
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<tr>
<td>36 months</td>
<td>1.45</td>
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<tr>
<td>36 months</td>
<td>1.65</td>
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</table>

<table>
<thead>
<tr>
<th>Term Share Certificates* 48 months variable rate</th>
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<th>APY</th>
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<tbody>
<tr>
<td>48 months variable rate</td>
<td>0.43</td>
<td>0.43</td>
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<tr>
<td>48 months variable rate</td>
<td>0.53</td>
<td>0.53</td>
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<tr>
<td>48 months variable rate</td>
<td>0.63</td>
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<tr>
<td>48 months variable rate</td>
<td>0.73</td>
<td>0.73</td>
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### Loan Rates as of 11/1/2015

<table>
<thead>
<tr>
<th>New Vehicles Term</th>
<th>Rate (1st 5 Years)</th>
<th>APR**</th>
<th>Current Calc. of Rate Remain. Term†</th>
</tr>
</thead>
<tbody>
<tr>
<td>To 36 months</td>
<td>61.84%</td>
<td>61.72%</td>
<td></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Used Vehicles Term</th>
<th>Rate (1st 5 Years)</th>
<th>APR**</th>
<th>Current Calc. of Rate Remain. Term†</th>
</tr>
</thead>
<tbody>
<tr>
<td>To 36 months</td>
<td>61.84%</td>
<td>61.72%</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Owner Occupied SmartValue® 5/5 Adjustable Rate 1st Mortgages Term</th>
<th>Rate (1st 5 Years)</th>
<th>APR</th>
<th>Current Calc. of Rate Remain. Term†</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 yr</td>
<td>3.59%</td>
<td>3.98%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Owner Occupied Jumbo SmartValue® 5/5 Adjustable Rate 1st Mortgages Term</th>
<th>Rate (1st 5 Years)</th>
<th>APR</th>
<th>Current Calc. of Rate Remain. Term†</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 yr</td>
<td>3.59%</td>
<td>3.98%</td>
<td></td>
</tr>
</tbody>
</table>

For concerns regarding policies/procedures, conflicts of interest, or fraud: SLFCU Supervisory Committee, PO Box 13045, Albuquerque, NM 87191

Federally insured by NCUA
A Roth IRA's Many Benefits

Why do so many people choose them over traditional IRAs?

Brought to you by the MEMBERS Financial Services Program* located at SLFCU

The key argument for choosing a Roth IRA can be summed up in a sentence: Paying taxes on your retirement contributions today is better than paying taxes on your retirement savings tomorrow. Here is a closer look at the trade-off you make when you open and contribute to a Roth IRA – a trade-off many savers are happy to make.

You contribute after-tax dollars. You have already paid federal income tax on the dollars going into the account. But in exchange for paying taxes on your retirement savings contributions today, you could potentially realize great benefits tomorrow.1

You position the money for tax-deferred growth. Roth IRA earnings aren’t taxed as they grow and compound. If, say, your account grows 6% a year, that growth will be even greater when you factor in compounding. The earlier in life that you open a Roth IRA, the greater compounding potential you have.1

You can arrange tax-free retirement income. Roth IRA earnings are withdrawable tax-free as long as you do not use the Roth IRA to fund dependents or medical expenses. (That five-year clock starts on January 1 of the tax year in which you make your initial Roth IRA contribution.)2

The IRS calls such tax-free withdrawals qualified distributions. They may be made to you, to your estate after you are deceased, and/or to a beneficiary. (If you die before the Roth IRA meets the five-year rule, your IRA beneficiary will see the IRA earnings taxed until it is met.)3

If you withdraw money from a Roth IRA before you reach age 59½, it is called a nonqualified distribution. If you do this, you can still withdraw an amount equivalent to your total IRA contributions to that point tax-free and penalty-free. If you withdraw more than that amount, though, the rest of the withdrawal may be fully taxable and subject to a 10% IRS penalty as well.1

Withdrawals don’t affect taxation of Social Security benefits. If your total taxable income exceeds a certain threshold – $25,000 for single filers, $32,000 for joint filers – then your Social Security benefits may be taxed. An RMD from a traditional IRA represents taxable income and may put retirees over the threshold – but a qualified distribution from a Roth IRA isn’t taxable income and doesn’t count toward it.1

You can direct Roth IRA assets into many different kinds of investments. Invest them as aggressively or as conservatively as you wish – but remember to practice diversification. The range of investment choices is often broader than that offered in a typical workplace retirement plan.1

You have 16 months to make a Roth IRA contribution for a given tax year. For example, IRA contributions for the tax year that has passed may be made up until April 15 of the succeeding year. While April 15 is the annual deadline, many IRA owners who make lump sum contributions for a given tax year may make them as soon as that year begins, not in the following year. Making your Roth IRA contributions earlier gives the funds in the account more time to grow and compound with tax deferral.1

How much can you contribute to a Roth IRA annually? The 2015 contribution limit is $5,500, with an additional $1,000 “catch-up” contribution allowed for those 50 and older. (The annual contribution limit is adjusted periodically for inflation.)4

You can keep making annual Roth IRA contributions all your life. You can’t make annual contributions to a traditional IRA once you reach age 70½.5

Does a Roth IRA have any drawbacks? Actually, yes. One, you will generally be hit with a 10% penalty by the IRS if you withdraw Roth IRA funds before age 59½ or you haven’t owned the IRA for at least five years. (This is in addition to the regular income tax you will pay on funds withdrawn prior to age 59½, of course.) Two, you can’t deduct Roth IRA contributions on your 1040 form as you can do with contributions to a traditional IRA or the typical workplace retirement plan. Three, you might not be able to contribute to a Roth IRA as a consequence of your filing status and income: if you earn a great deal of money, you may be able to make only a partial contribution or none at all.1,3,6

Rollovers are permitted. Since 2010, any individual, regardless of marital status and income level, can roll eligible IRA assets into a Roth IRA. Previously, rollovers were dependent upon the account holder’s income. If you are required to take an RMD from your traditional IRA the year you make the rollover, you must take it before converting it to a Roth.2

All this may have you thinking about opening up a Roth IRA or creating one from existing IRA assets. A chat with the financial professional you know and trust will help you evaluate whether a Roth IRA is right for you given your particular tax situation and retirement horizon.

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1-800-387-7622

Not a deposit of any financial institution. Not insured by any federal agency.

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Four Great Times to Buy a Car

If you're planning to buy a new car, time your auto shopping to get the best deal. Shopping when the dealer is most willing to negotiate could save you hundreds or thousands on your next vehicle.

• When the dealership isn't busy:
  Demand is lower when it's raining or snowing and early in the week rather than weekends.

• The end of the day:
  If you are committed to buying that day, the salesperson may be willing to negotiate more to close a sale and head home.

• The end of the month or quarter:
  A salesperson may be trying to meet sales goals or earn a bonus.

• The end of the calendar year:
  You're more likely to get a good price when dealerships are trying to move out vehicles to make room for next year's models.

SLFCU's auto loan promotion ends December 31, so you may be able to combine dealer savings with financing that saves you money. Visit www.slfcu.org for more information or to apply for a loan.

By Becky Richards

Insurance Products for Credit Union Members
Managing Your TruStage™ Insurance Policy

SLFCU partners with TruStage Insurance Agency to offer members competitive rates, quality products, and helpful advice without sales pressure. Like SLFCU, TruStage has a history of financial strength and is committed to member service.

TruStage offers:
• An auto insurance program
• A home insurance program
• Life insurance
• Accidental death and dismemberment insurance (AD&D)
• Lifetime income plan annuities

You may receive letters from TruStage about these insurance products. If you have questions or would like to apply, please contact TruStage directly using the information in your letter.

TruStage™ Insurance products and programs are made available through TruStage Insurance Agency, LLC. Life Insurance and Accidental Death & Dismemberment insurance are issued by CMFG Life Insurance Company. Auto & Home Insurance Programs are issued by leading insurance companies. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union.

By Becky Richards

CU@home On the Phone Provides An Individualized Experience

With CU@home On the Phone, you can call SLFCU to check balances and history, make transfers, pay loans, and more. The system is responsive and will provide options according to the accounts and loans you have. The options you receive when you call may be different from those offered to other members.

Enter Your Account Number
When you call (505) 293-0500 or (800) 947-5328, you will automatically enter CU@home On the Phone. When prompted, simply say or enter your account number and phone PIN (a number specific to the phone system that is not your debit card PIN or online password) so the system can verify you as the individual authorized to access your account. Entering this information will also expedite service if you need to speak with a representative. If you do not have a PIN, you can create one using the On the Phone system. To do this, you will need information on your most recent statement. During the greeting, enter your account number, and when prompted to enter your PIN, say, "I don't have one."

Use Voice or Keypad Commands
Speech recognition allows you to quickly navigate to your desired action without having to select multiple menu options or use your phone's keypad. However, if you would prefer to use your telephone keypad, press * after entering your account number and phone PIN to be redirected to the keypad system. Press # anytime after entering information (your account number or PIN, for example) to inform the system that you are done entering your information.

Representative Assistance
If you are calling to speak directly with a representative, enter your account number and PIN, then say, "representative." If you don't want to enter your account information, press star, zero, one, star ("01") during the greeting. Please be aware that the representative will ask you to answer a number of security questions to confirm your identity if you opt not to enter your account number and PIN.

By Kasie McCoy
 Updates to the Mobile App

SLFCU’s newly redesigned mobile app lets you access many features of CU@home Online from your Apple or Android device. Recent upgrades enhanced the look and layout of the app, making it easier to navigate, and introduced new iPad optimization. The CU@home mobile app lets you manage your finances at any time, anywhere while protecting your information with the same level of security as our online site.

You can learn more about our mobile app or download it today by visiting www.slfcu.org/Mobile. Have questions? Give us a call at (505) 293-0500 or (800) 947-5328, or stop by any branch and a financial service representative will be happy to assist you.

Dollars & Sense

SLFCU Chip Cards

Shop Safely Online During the Holidays

BillPayer Upgrades

On the Calendar

Veterans Day
Wednesday, November 11 • All Branches Closed

Thanksgiving Day
Thursday, November 26 • All Branches Closed
Visit www.slfcu.org for additional holiday hours.

Ask an Advisor

Juan Tabo & Rio Rancho branches
Register online for a no-cost, no obligation appointment with an investment advisor at www.slfcu.org/Advisor.

Investing 101

Thursday, Nov. 12 • Noon-1:00 p.m. • Tech Park Branch
Thursday, Nov. 12 • 5:30-6:30 p.m. • Juan Tabo Branch

Are you ready to learn more about investing but aren’t sure where to begin?

*Securities and advisory services offered through CUNA Brokerage Services, Inc. (CBSI), a registered broker/dealer, and investment advisor. CBSI is under contract with the financial institution to make securities available to members. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. FR-1215903.1-0615-0717

Skip a Payment on Select Loans

Skipping a loan payment can be helpful when you’re faced with unplanned expenses or during high spending months, like the holidays.

For a small fee, you can skip a monthly loan payment on the loans described below, resuming your regular payments the following month. SLFCU allows members in good standing to skip up to two months’ payments per eligible loan in any rolling 12-month period. There is a $25 service charge per month that is added to the balance of the loan, and interest will continue to accrue on the loan.

The Skip-a-Payment benefit is available only for auto loans, signature loans, and CreditLines. Requests to skip a monthly payment can be made online at www.slfcu.org/Skip or at any branch and must be received at least three days prior to the payment due date.

Sign Up for eStatements

When you sign up for eStatements, SLFCU will send you an email notification each month letting you know that your statement is ready to view or print in CU@home Online. SLFCU will not email your statement.

Register for eStatements.
Log in to CU@home Online, select Alerts, then eStatements and eNotices. Not using CU@home? Visit www.slfcu.org and click Enroll in the CU@home box.

Get your own Sandy the Lab!

Proceeds benefit your local children’s hospital.

$10 each in branches