SLFCU Helps Finance a Culinary Dream

Francesco Fucilla, Ted Lick, and Daniele Cuomo have a combined 75 years of experience in the restaurant and hospitality industries. Recently they achieved a mutual lifetime goal by purchasing ownership stakes in their first restaurant, Terra Mia Italian Restaurant in Livermore, CA.

“Owning a restaurant has always been something I wanted to do,” says Ted. “I was almost ready to abandon the idea since it tends to be a young person’s game, but having two capable and dedicated business partners made it worth pursuing.”

Francesco became an owner of Terra Mia in 2010, and when the opportunity for ownership arose for Ted and Daniele, they pursued financing from a number of different sources. Nothing worked out until Livermore Regional Branch Manager Steve Larranaga – a frequent customer – mentioned that SLFCU Business was available to help.

SLFCU’s ongoing success is driven by its unwavering business model – making smart loans, investing excess funds to generate income, keeping costs low to pass along savings to members, and developing employees to be future leaders.

In our 2015 Annual Report, Chavez and Board Chairperson Joseph Fink discuss how SLFCU has implemented its business model to maintain its status as a first-class financial institution. Read the report at www.slfcu.org/AnnualReport or pick one up at any branch beginning February 22.

2015 Annual Report:
Putting Members First Since 1948

With the close of 2015, Robert Chavez completed his first full calendar year as President/CEO at SLFCU. The transition, he believes, has been seamless for the members.

The Credit Union continues to deliver first-rate service and products with attractive features that save members money, such as competitive loan rates, deposit rates that are among the highest in the industry, and low fees structured to cover costs. Turnover among managers and employees is low – with an employee retention rate of 85.9%, SLFCU tops the financial industry average of 82%.

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Life Stages: Starting a Career

Starting a career can be a very exciting time, and it’s important to think about what a steady flow of income means for your financial goals. Here are some things to consider when starting your career:

**Build a credit history.**
Financial institutions look at your credit history when deciding whether or not to approve a loan, and landlords and employers might look at it as well to gauge your reliability. Here’s how you can build and monitor a strong credit score:

- **Check your credit report** from www.annualcreditreport.com for errors (so you can have them corrected) and opportunities to improve your score.
- **Make a budget and stick to it.** Visit www.slfcu.org for help setting up a budget, or to register for one of our Basic Budgeting seminars.
- **Pay your bills on time.** Use CU@home® BillPayer to schedule payments so you don’t forget to pay a bill. Payments can be scheduled to arrive on the date they’re due.
- **Talk to SLFCU about debt consolidation** if you’re paying off student loans or a high-rate credit card.

**Should you rent or buy?**
Renting is a good idea if you’re not sure how long you’re going to stay at the same job or in the same town. But for long-term savings and security, many people choose to own a home, and it can be more affordable than people think. Here’s how to get started:

- **Learn about the home buying process with our Frequently Asked Mortgage Questions.** Get started with general mortgage information, including definitions of mortgage terms and helpful tips from SLFCU loan advisors.
- **Save for a down payment.** Set up a special savings account for automatic deposits from your paycheck. The more you save, the less you borrow, and the lower your payments. Visit www.slfcu.org/DownPayment for more tips.
- **Attend one of SLFCU’s home buying seminars.** Learn about the entire home buying process, and talk with HomeAdvantage™ agents, SLFCU mortgage loan advisors, and other industry professionals. Visit www.slfcu.org/Events to learn more and register.
- **Get preapproved.** SLFCU Loan Advisors don’t work on commission; their only goal is to help you choose the loan that’s best for you.

Need a new car?
Unless you’re taking public transportation, you need a reliable vehicle that will get you to work. Before you start shopping, visit www.slfcu.org/CarBuying for pricing information, car shopping resources, and helpful tips on how to bargain with the dealer.

Here are some things to keep in mind:

- **You’re almost always better off selling your old vehicle yourself** than trading it in. You’ll get more for it and simplify your negotiations at the dealership.
- **Get preapproved for your auto loan at SLFCU** so you’ll know your budget before you shop. You can also request SLFCU financing at the dealership.
- **Don’t talk about trade-ins or financing when negotiating** the price of your vehicle. That gives the dealer too much control over the sale. Don’t be afraid to say no to a deal you don’t want or need more time to think about.
- **Visit CU Auto Sales for a friendly, no-haggle experience** with people who understand the importance of great member service.
- **Consider SLFCU for your other auto needs** – insurance, extended vehicle warranties to protect against the high cost of repairs, and protection that helps pay off your loan if your vehicle is stolen or considered a total loss.

**Saving for retirement... already?**
If you start saving for retirement when you’re young, you can take advantage of compounding interest. If you save $2,000 a year starting at age 25, you’ll have $560,000 at age 65 (assuming 8% annual growth). Wait until you’re 35, and you’ll only have $245,000 at retirement. Here are some tips to help you save regularly:

- **Participate in your company’s 401(k) plan,** especially if the company matches your contribution.
- **Open an SLFCU Roth or Traditional IRA** once you start earning income with as little as $5 and make regular contributions through automatic transfers.
- **Work with a financial professional at SLFCU** to get help with retirement planning, investment management, IRAs, and your 401(k). The MEMBERS Financial Services Program® located at SLFCU gives you the opportunity to talk with a financial planner and discuss your financial future.

**Stick with SLFCU**
Even if you have to relocate for your new job, there’s no reason to find a new financial institution. You can use CU@home Online to check your balances, transfer money, pay bills, make loan payments, contact SLFCU by secure message, and more. And you can download the CU@home Mobile app for even easier access, including the ability to deposit checks by taking a picture with your smartphone or tablet.

With SLFCU, you have surcharge-free access to more than 28,000 ATMs nationwide. SLFCU also belongs to a cooperative network of 5,000 credit unions nationwide at which you can conduct almost any transaction. Visit our ATM and branch locator at www.slfcu.org/Locations.

*Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, 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-1396359.1-0116-0218*
A Changing Interest Rate Environment

In December, the Federal Reserve (the “Fed”) raised interest rates a quarter of a point. This ends nearly a decade of historically low interest rates set to encourage economic growth after the recession.

What is the Federal Funds Rate?

When people talk about the Fed raising interest rates, what they mean is that the Federal Open Market Committee (FOMC), the Federal Reserve’s primary monetary policy making body, has set a higher target rate range for the Federal Funds Rate. The Federal Funds Rate is the interest rate at which banks and credit unions borrow and lend overnight funds to one another.

When the target rate is increased, it costs more for banks and credit unions to borrow money. Because of this, financial institutions usually raise the interest rates of loan products like auto loans, credit cards, and home loans as they pass the extra cost to consumers. Savings rates may increase as well, as financial institutions try to maintain or attract more deposits depending on the need for funds and market competition.

What Does This Mean for Savings and Loans Rates?

Since mid-2015 the Fed has been very vocal about its plans to begin raising the Federal Funds rate, so that financial institutions as well as consumers knew to expect an increase. Because of this, most, if not all, of the recent 0.25% increase is already reflected in many financial institutions’ savings and loan rate structures, including SLFCU’s.

Any additional interest rate changes that may happen over the next year will depend on the state of the economy. If the economy remains at least as strong as it is now, we will likely see the Fed raise interest rates further. If the economy slows, the Fed may decide to hold off on future increases until it sees improvement.

Currently SLFCU doesn’t borrow money from other banks or credit unions to fund the loans we make. The decision to raise or lower rates takes into account the credit union’s overall health and stability, the amount of deposits we hold for our members, and the actions and outlook of the Fed and the economic environment.

SLFCU Finances a Culinary Dream

Continued from page 1

In addition to providing funding to Ted and Daniele, SLFCU refinanced Francesco’s ownership stake. They closed the deal last May with the help of Priscilla Pollock, a Commercial Lender in SLFCU’s Business Loan Services department.

Ted says, “SLFCU made owning this restaurant possible for me. They were able to get it done.”

Terra Mia’s menu focuses on using the freshest, highest quality local ingredients. Everything from the bread to the pastas and sauces are made in-house, which is how food is enjoyed in Italy.

Daniele says the best part of owning Terra Mia is the ability to educate people about their unique culture. “The tradition, experience, and background we have in the world of Italian cuisine has been passed down from our moms and grandmas directly from Italy.”

By Nicole Riner

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

Rate, D.R. (dividend rate), APR (annual percentage rate), and APY (annual percentage yield) as of 1/25/2016. Subject to change without further notice.

Savings Yields

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<thead>
<tr>
<th>Share Savings &amp; Checking</th>
<th>D.R.</th>
<th>APY</th>
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<tbody>
<tr>
<td>Share Savings $100 - $9,999</td>
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<tr>
<td>6 to 11 months</td>
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<tr>
<td>$1,000 minimum balance</td>
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<tr>
<td>$50,000 - $99,999</td>
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<td>$100,000 - $199,000</td>
<td>2.64%</td>
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<td>$200,000 and over</td>
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<tr>
<td>$50,000 - $99,999</td>
<td>2.64%</td>
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<tr>
<td>$100,000 - $199,000</td>
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<td>$50,000 - $99,999</td>
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<th>Term Share Certificates*</th>
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<tr>
<td>$50,000 - $99,999</td>
<td>2.64%</td>
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<tr>
<td>$100,000 - $199,000</td>
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| Term Rate APR  Current Calc. of Term Rate APR  Current Calc. of Term Rate APR  Current Calc. of Term Rate APR  Current Calc. of Term Rate APR  Current Calc. of Term Rate APR  Current Calc. of Term Rate APR  Current Calc. of Term Rate APR  Current Calc. of |
|--------------------------|------|-----|
| (1 st 5 Years) Rate Remain. Term† | 30 yr | 3.59% | 3.99% | 4.00% |
| Owner Occupied | 3.59% | 3.99% | 4.00% |
| Owner Occupied | 3.59% | 3.99% | 4.00% |

Federally insured by NCUA
Making and Keeping Financial Resolutions
What you might do in the months ahead
Brought to you by the MEMBERS Financial Services Program* located at SLFCU

Can you reduce your debt? Look at your debts, one by one. You may be able to renegotiate the terms of loans and interest rates with lenders and credit card providers. See if you can cut down the number of debts you have – either attack the one with the highest interest rate first or the smallest balance first, then repeat with the remaining debts.

Rebalance your portfolio. If you have rebalanced recently, great. Many investors go years without rebalancing, which can be problematic if you own too much in a declining sector.

Solidify some retirement variables. Accumulating assets for retirement is great; doing so with a planned retirement age and an estimated retirement budget is even better. The older you get, the less hazy those variables start to become. See if you can define the “when” of retirement this year – that may make the “how” and “how much” clearer as well.

Solidify college planning, too. If your child is in his or her teens, get a ballpark figure on the cost of attending local and out-of-state colleges. Even better, inquire about their financial aid packages and any relevant scholarships and grants. If you started saving for college, you can work with those numbers to determine how your savings need to grow in the next few years.

How do you keep New Year’s resolutions from faltering? Often, New Year’s resolutions fail because there is only an end in mind – a clear goal, but no concrete steps toward realizing it.

So, if your aim is to save $20,000 toward retirement this year, map out the month-by-month contribution to your retirement account(s) that will help you do it. The MEMBERS Financial Services Program* located at SLFCU can help you examine your cash flow week-to-week and month-to-month and suggest strategies for keeping track of your saving effort as well as other aspects of your finances. It can also help to share your financial resolutions with loved ones or close friends. They may decide to adopt them, but even if they don’t, sharing your resolution could increase your commitment. A Dominican University of California study found that when people set near-term goals and kept those goals private, they achieved them about 35% of the time. But when they informed friends about them and did shared weekly progress updates, the achievement rate rose to about 70%.

Lastly, you may want to automate more of your financial life. If you have not set up monthly transfers to a retirement or investment account, 2016 can be the year this happens.

How will your money habits change in 2016? What decisions or behaviors might help your personal finances, your retirement prospects, or your net worth?

Each year presents a clean slate, so as one year ebbs into another, it is natural to think about what you might do in the 12 months ahead.

Financially speaking, what New Year’s resolutions did you make (or should you have made) for 2016 – and what can you do to stick by them as 2016 unfolds?

Strive to maximize your retirement plan contributions. The 2016 limit on IRA contributions is $5,500 – or $6,500 if you will be 50 or older this year. Contribution limits are set at $18,000 for 401(k)s, 403(b)s, and most 457 plans; if you will be 50 or older in 2016, you can make an additional catch-up contribution of up to $6,000 to those accounts.1

If you want to retire in 2016, be mindful of the end of “file and suspend.” File and suspend increases the Social Security claiming options for many married couples by allowing them to take advantage of spousal benefits and delayed retirement credits simultaneously. Social Security is closing the door on the file-and-suspend claiming strategy that married couples have used to optimize their Social Security benefits. If you are married and you will be at least 66 years old by April 30, 2016, you and your spouse still have a chance to use this strategy. Starting May 1, that chance disappears forever for all married couples. (It will still be permitted for individuals.)2,3

Similarly, the opportunity to file a restricted application for spousal benefits has also ended. This was another tactic retirees employed in pursuit of higher lifetime Social Security income.2

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Citations:
2 - tinyurl.com/p3exq5s [12/18/15]
3 - tinyurl.com/p3exq5s [12/18/15]
4 - forbes.com/sites/bethbraverman/2015/12/29/4-tricks-to-get-your-new-years-resolutions-to-actually-stick-this-year/print/ [12/29/15]

4 - forbes.com/sites/bethbraverman/2015/12/29/4-tricks-to-get-your-new-years-resolutions-to-actually-stick-this-year/print/ [12/29/15]
Important Tax Information

To have your tax refund deposited directly into your account, you will need the following information:

- SLFCU’s routing number: 307083911
- Your 10-digit account number, as printed on the bottom of your checks:

![Sample Bank Statement](image)

- You can also find the correct account number format in CU@home Online. Select the Self Service tab, then “Direct Deposit Instructions or Automated Withdrawal Instructions.”
- Refunds from joint returns must be deposited into an account that is in the primary taxpayer’s name. The primary taxpayer is the person listed first on your 1040.
- SLFCU can only deposit tax refunds into an account on which the taxpayer is listed as a primary or joint owner. Another person’s refund cannot be deposited to your account unless he or she is also an owner.

If you need help with your tax refund direct deposit, call 505.293.0500 or 800.947.5328.

Tax documents are now available in CU@home Online.

Tax documents generated by SLFCU are now available in CU@home Online. Log in to CU@home, click the Self Service tab, and look for the Tax Forms link in the Account Service box. Tax documents from 2014 and 2013 are available now; 2015 forms will appear after they’ve been generated.

SLFCU will continue to mail these forms as well.

A rolling three years’ worth of tax documents will be available within CU@home, unless you have been a member of SLFCU for fewer than three years.

Tax Documents by Mail

2015 IRS tax forms are mailed by these dates:

**January 31**
- 1098 – mortgage interest paid
- 1098-E – student loan interest paid over $600
- 1099-INT – account dividend income over $10 and/or redeemed bond interest income
- 1099-C – loan cancellation of debt
- 1099-Q – CESA (Education) IRA distributions
- 1099-R – Traditional, SEP, and Roth IRA distributions
- 5498 – Traditional, SEP, and Roth IRA contributions*

**March 15**
- 1042-S – account dividend income over $10 (paid to some non-resident aliens)

**April 30**
- 5498-ESA – CESA (education) contributions

*Please note that if you make a 2015 IRA contribution after this form is generated, SLFCU will send you another form in May, and your original 5498 form in CU@home will also be updated.

Not using CU@home?

To get started with CU@home Online, visit www.slfcu.org and click Enroll in the CU@home box. Access your accounts online to pay bills, check transactions and balances, manage direct deposits and automatic payments, and set up account alerts.

Download the CU@home Mobile app for access wherever you go, including mobile check deposit.

New Edgewood Branch Now Open!

Vote for Which Nonprofit Will Receive $1,000

SLFCU’s new Edgewood location at 1 Liberty Square Circle is now open. The branch relocated from its previous space upon the completion of a new building in January. The new branch offers expanded services for Edgewood members, including a three-lane drive-up, a drive-up ATM, safe deposit boxes, and a self-service coin machine.

Visit the New Branch by February 29 to Place Your Vote

To celebrate the new branch opening, SLFCU will donate $1,000 to a local nonprofit organization. Through February 29, anyone who visits our new Edgewood branch may vote for one of these three nonprofits they’d like to receive the $1,000 donation — New Mexico Horse Rescue at Walkin N Circles Ranch, Inc., the Pinto Pride Foundation, or Wildlife West Nature Park. Just visit the branch and ask an employee for a ticket. There is a limit of one vote per day, per person. The nonprofit receiving the most votes will receive a $1,000 donation on March 8, 2016 and runners-up will each receive $200.

Book Drive at NM Branches

SLFCU branches in New Mexico will be accepting new and gently used books from February 15 through March 31 for the Read to Me Book Drive. Books are donated to local Title I schools, benefiting disadvantaged families.
Important IRA Contribution News
If you are planning to make a 2015 IRA contribution in 2016, please allow ample time for SLFCU to generate the paperwork, obtain your signature, and process your transaction before the tax filing deadline.

Although SLFCU can collect IRS-required signatures electronically, it’s best not to wait until the tax filing deadline, when volume may be high.

NMCUEF Scholarship Opportunity
The New Mexico Credit Union Education Foundation (NMCUEF) is accepting applications for scholarships for the 2016–17 school year. Applicants must be New Mexico residents with a minimum 2.8 GPA and enrolled full-time as an undergraduate at an accredited institution in New Mexico.

The scholarship application is available at www.cuanm.org. Completed applications must be submitted and postmarked to the NMCUEF, not to SLFCU, by February 26, 2016.

When Will I Receive an SLFCU Debit or Credit Chip Card?
Throughout 2016, SLFCU will be transitioning all retail credit and debit cards to chip cards. Ongoing updates and information about this transition will be published in Dollars & Sense and at www.slfcu.org.

Get your own Sandy the Lab!
Proceeds benefit your local children’s hospital.
$10 each in branches

On the Calendar

Presidents’ Day – All Branches Closed
Monday, February 15

SLFCU Annual Meeting & Social
Annual Meeting • Wednesday, February 17 • 5:30 p.m. (MT)
Embassy Suites Hotel • 1000 Woodward Place, Albuquerque, NM
Annual Social • Wednesday, March 2 • 5:30 p.m. (PT)
Robert Livemore Community Center • 4444 East Ave, Livermore, CA

All members are invited to attend. Refreshments will be provided.

Home Buying in New Mexico Seminar
Wednesday, February 24 • Noon-1:00 p.m. • Tech Park Branch
Thursday, February 25 • 6:00-7:30 p.m. • Juan Tabo Branch
A HomeAdvantage™ agent and an SLFCU loan advisor will take you through the steps of finding and financing a home in the Albuquerque area. Register at www.slfcu.org/Events.

Is a Roth IRA Conversion Right for You?
Tuesday, February 23 • Noon-1:00 p.m. • Tech Park Branch
Tuesday, February 23 • 5:30-6:30 p.m. • Juan Tabo Branch
Potential benefits, flexibility, and tax advantages

Brought to you by the MEMBERS Financial Services Program* located at SLFCU. Register at www.slfcu.org/Events or by calling 505.293.0500 or 800.947.5328.

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.

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Important IRA Contribution News
If you are planning to make a 2015 IRA contribution in 2016, please allow ample time for SLFCU to generate the paperwork, obtain your signature, and process your transaction before the tax filing deadline.

Although SLFCU can collect IRS-required signatures electronically, it’s best not to wait until the tax filing deadline, when volume may be high.

NMCUEF Scholarship Opportunity
The New Mexico Credit Union Education Foundation (NMCUEF) is accepting applications for scholarships for the 2016–17 school year. Applicants must be New Mexico residents with a minimum 2.8 GPA and enrolled full-time as an undergraduate at an accredited institution in New Mexico.

The scholarship application is available at www.cuanm.org. Completed applications must be submitted and postmarked to the NMCUEF, not to SLFCU, by February 26, 2016.

When Will I Receive an SLFCU Debit or Credit Chip Card?
Throughout 2016, SLFCU will be transitioning all retail credit and debit cards to chip cards. Ongoing updates and information about this transition will be published in Dollars & Sense and at www.slfcu.org.

Get your own Sandy the Lab!
Proceeds benefit your local children’s hospital.
$10 each in branches

On the Calendar

Presidents’ Day – All Branches Closed
Monday, February 15

SLFCU Annual Meeting & Social
Annual Meeting • Wednesday, February 17 • 5:30 p.m. (MT)
Embassy Suites Hotel • 1000 Woodward Place, Albuquerque, NM
Annual Social • Wednesday, March 2 • 5:30 p.m. (PT)
Robert Livemore Community Center • 4444 East Ave, Livermore, CA

All members are invited to attend. Refreshments will be provided.

Home Buying in New Mexico Seminar
Wednesday, February 24 • Noon-1:00 p.m. • Tech Park Branch
Thursday, February 25 • 6:00-7:30 p.m. • Juan Tabo Branch
A HomeAdvantage™ agent and an SLFCU loan advisor will take you through the steps of finding and financing a home in the Albuquerque area. Register at www.slfcu.org/Events.

Is a Roth IRA Conversion Right for You?
Tuesday, February 23 • Noon-1:00 p.m. • Tech Park Branch
Tuesday, February 23 • 5:30-6:30 p.m. • Juan Tabo Branch
Potential benefits, flexibility, and tax advantages

Brought to you by the MEMBERS Financial Services Program* located at SLFCU. Register at www.slfcu.org/Events or by calling 505.293.0500 or 800.947.5328.

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.

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