As the spring and summer real estate seasons move into full swing, we are seeing multiple offers on well-priced homes in desirable neighborhoods in the Albuquerque area,” says HomeAdvantage™ agent Jessica Martin of Realty One of New Mexico. “The situation of home sellers receiving multiple offers has not been very common over the last five years.”

The inventory of homes for sale is low and demand is high, Martin says, with buyers eager to invest as interest rates continue to remain low. “For the first time in years we are seeing a sellers’ market, and I would encourage sellers who have been waiting for the tide to turn to list their homes now.”

In the Albuquerque market, home sales are up 8.3% compared to March of last year, and the median home sales price is up 2.8%. The fastest selling homes are in the $200,000 to $250,000 range.

In California, HomeAdvantage agent Michael Koenig of California Pacific Brokers says he’s finally begun to see an uptick in inventory in the Livermore area. “As of the beginning of May, there are currently 197 units listed on the market, which is a 64% increase over the inventory that was available a year ago. The additional availability of properties for sale should help home buyers in their efforts to secure a home. Larger inventory means more homes to choose from and also, hopefully, better prices with less competition.”

If you’re in the market to buy or sell a home, consider registering for the HomeAdvantage program. With HomeAdvantage, you get free online access to home listings that include neighborhood and school statistics, and a list of trusted real estate agents. Plus, receive a rebate equal to 20% of the agent’s commission when you use a HomeAdvantage agent. Learn more and enroll at www.slfcu.org/HomeAdvantage.

Continued on page 3

By Nicole Riner

Routing Number: 307083911 • P.O. Box 23040, Albuquerque, NM 87192 • 800.947.5328 • 505.293.0500 • ebranch@slfcu.org • www.slfcu.org

$5 Bonus for Kids’ Accounts

This summer, when kids and teens become members of SLFCU, we’ll make a $5 bonus deposit to their new Share Savings account.* Opening an account for your child is a great way to teach money management and build good savings habits.

Ages 12 and Under

Kids 12 and under can earn stickers to place in a Savings Laboratory Notebook when they make deposits into their Share Savings account.** Stickers are awarded for deposits of $5 or more (limit one per day) and can be redeemed for prizes such as movie tickets or gift cards. Plus, you’ll earn an extra sticker for opening your first primary SLFCU account.

*Offer valid for ages 17 and under for the minor’s first primary SLFCU Share Savings account. (Share Savings accounts created by converting a custodial account are eligible for the bonus; however, new custodial accounts are not eligible.) Offer expires August 31, 2016. All usual terms for opening an SLFCU account apply. **Program participation is restricted to members ages 12 and under. Deposit must be made to a primary Share Savings account (not a custodial account). Share Savings accounts have a 0.20% annual percentage yield as of 5/2/2016.

Continued on page 3

How Do Chip Cards Work?

Chip cards contain an embedded microchip that creates a unique transaction code every time the card is used. This code ensures the authenticity of the transaction. The chip is also much more difficult to replicate and counterfeit than a magnetic stripe.

If a merchant does not have a chip-enabled terminal and you use the magnetic stripe to swipe your card, the unique transaction code will not be generated, and the additional security will not be applied to that transaction.

Continued on page 3

$5 Savings Bonus

Open a new youth savings account and SLFCU will make a $5 bonus deposit.

For more information, call 505.293.0500 or 800.947.5328 or visit any branch. Offer ends 8/31/2016.
Preparing your finances so others may assist you if necessary can be an important step in making sure your finances are handled the way you want. Some people choose to designate one or more individuals – perhaps a spouse, child, or other loved one – to act on their behalf.

Understanding the array of account options available to you at SLFCU will allow you to tailor your accounts to meet your needs. Here are some suggestions that can help provide peace of mind and clarity.

**Keep Your Financial Affairs Organized.**

Consider collecting important documents, such as your will and any trust agreements and amendments, and creating a list of where and how your assets are held. A checklist is available at www.caregiverslibrary.org. Gathering this information can make handling your affairs easier for you now and possibly avoid headaches for you and your loved ones later. As with any sensitive information, be sure to keep this information secure.

**Review Individuals Associated with Your Accounts.**

It is prudent to periodically review who, if anyone beyond yourself, is entitled or authorized to access your account(s). Different types of roles or ownership can have different legal and tax implications, and you may want to consult with an estate planner, attorney, or tax advisor to structure your affairs to best meet your goals.

Here are some of the ways additional individuals may be associated with a member’s SLFCU account(s):

- **All joint owners** on an account are owners of the funds in the account, and the funds are payable to any owner on request – for instance, in person or by debit card or transfer. This ownership interest continues after the death of any other joint owner(s). Generally, only the death or consent of a joint owner can remove that joint owner from an account.

- **Payee(s) on death** (POD) are individuals who will own the funds held in an account upon the death of the last account owner. Until that time, a payee on death has no right to the funds. Account owners can change the individual(s) designated as payee(s) on death.

- **An attorney-in-fact** (or agent) named under a valid power of attorney (a legal document) is an individual that the account holder has authorized to act on his behalf, while he is alive, at the times and in the ways specified in the power of attorney. These grants of authority can range from broad to narrow and are revocable.

- **An agent** is an individual who is authorized to act on the member’s behalf, while he is alive, with respect to his SLFCU account(s). The appointed agent must consent to serve in this capacity and provide SLFCU any required information, as well as sign applicable signature card(s). The member can revoke this agent’s authority by providing SLFCU notice of such revocation.

- A member may grant access to their safe deposit box to someone else by adding that person as an authorized signer and providing access to one of the safe deposit box keys issued to the member.

Some members may find it desirable to have the same individual associated with an account in multiple ways, for instance as an agent and a payee on death, and some members may not wish to utilize any of these associations. Circumstances can change, so consider confirming that any individuals you have authorized to act for you continue to be willing and able to perform those duties.

While SLFCU cannot provide legal or tax advice, we can help you review your SLFCU accounts and better understand the powers and limits of different account associations. Call 505.293.0500 or 800.947.5328, or visit any branch to speak with a financial service representative.

**Elder Financial Abuse**

Unfortunately, older individuals are often targeted for scams and other types of financial abuse. Warning signs can include erratic or unusual banking transactions or changes in banking patterns, such as:

- Frequent, large withdrawals, including daily maximum currency withdrawals from ATMs
- Sudden nonsufficient fund activity
- Uncharacteristic nonpayment for services, which may indicate a loss of funds or loss of access to funds
- Debit transactions that are inconsistent
- Uncharacteristic attempts to wire large sums of money
- Closing of certificate or other accounts without regard to penalties

For more information on reporting elder abuse, visit www.ncea.aoa.gov.

**Resources**

- The U.S. Department of Health & Human Services’ Administration on Aging strives to help elderly individuals maintain their dignity and independence in their homes and communities. [www.aoa.gov](http://www.aoa.gov)
- The Office of Financial Protection for Older Americans provides seniors information and tools to navigate safely through financial challenges. [www.consumerfinance.gov/older-americans/](http://www.consumerfinance.gov/older-americans/)
- Easter Seals offers a free booklet, Loving Conversations, and online resources, which may be helpful for families facing issues of aging. [www.easterseals.com](http://www.easterseals.com)
- The National Caregivers Library provides a wide variety of tools and resources. [www.caregiverslibrary.org](http://www.caregiverslibrary.org)

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**Get Discounted Tickets for the Sandia Peak Tramway**

Members can purchase discounted passes from SLFCU for $35. Each pass allows up to four people to ride. Availability is limited; to reserve your tram pass, send a secure email within CU@home®, call 505.293.0500 or 800.947.5328, or visit any branch. By Kasie McCoy
$5 Bonus for Kids’ Accounts

Continued from page 1

Ages 13-17

Teaching teens about money is easier with help from SLFCU. Register for our free Financial Basics for Teens seminar on June 18 at www.slfcu.org/Events. Teens can also earn $100 for writing an article on a financial topic for publication by SLFCU. Learn more at www.slfcu.org.

Open a Youth Account

To open a youth account you will need:

- The child’s name, social security number, date of birth, and address (You may need to bring the child’s social security card and/or birth certificate for verification.)
- Name, social security number, date of birth, and address of the joint owner on the account (if any)
- A photo ID for ages 16 and older or, for under age 16, a photo ID for the parent or guardian

To learn more or open an account, call 505.293.0500 or 900.947.5328, visit www.slfcu.org/KidsTeensMoney, or stop by any branch.

Touch ID® available for CU@home Mobile on Apple® devices

Visit www.slfcu.org to download the CU@home Mobile app.

Apple, the Apple logo, and Touch ID are trademarks of Apple Inc., registered in the U.S. and other countries.

New Chip Debit Cards

Continued from page 1

How Do I Use My Chip Card?

1. Insert the chip portion of the card into the terminal with the chip facing up. It’s important to leave the card in the terminal until the transaction is complete. If the card is removed too soon, the transaction will not be processed.

2. Follow the prompts on the terminal’s screen. You may be asked to enter a PIN or provide a signature.

3. Once the purchase is approved you will be prompted to remove the card.

Do I Need a PIN for My Chip Card?

The need for a PIN is based on the merchant’s payment terminal settings, which will determine whether the transaction will require a PIN or signature, or neither if the purchase is below a certain dollar amount.

How Do I Change My PIN?

Your current debit card PIN will transfer to your new card. If you wish to change your PIN, please visit any SLFCU branch or CU Anytime ATM.

If you have any questions or concerns about your debit card or chip card technology, please visit www.slfcu.org/ChipFAQ or call 505.293.0500 or 900.947.5328.

Savings Rates

<table>
<thead>
<tr>
<th>Share Savings &amp; Checking</th>
<th>D.R.</th>
<th>APY</th>
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</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>
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<tr>
<td>Savings &amp; IRA Share Savings $10,000 - $49,999</td>
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<td>0.30</td>
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<tr>
<td>Savings &amp; IRA Share Savings $50,000 or more</td>
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<tr>
<td>Money Manager $500 or more</td>
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<tr>
<td>$2,500 - $9,999</td>
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<td>0.35</td>
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<tr>
<td>$10,000 - $24,999</td>
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<td>0.40</td>
</tr>
<tr>
<td>$25,000 - $49,999</td>
<td>0.45</td>
<td>0.45</td>
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<tr>
<td>$50,000 and over</td>
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<th>Term Share Certificates*</th>
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<tr>
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<tr>
<td>$25,000 - $49,999</td>
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<th>APY</th>
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<tbody>
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<tr>
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<td>1.00</td>
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<tr>
<td>$100,000 - $199,000</td>
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<tr>
<td>$200,000 and over</td>
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<tr>
<td>$1,000 minimum balance</td>
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</tr>
<tr>
<td>$1,000 - $49,999</td>
<td>0.30</td>
<td>0.30</td>
</tr>
<tr>
<td>$25,000 - $49,999</td>
<td>0.40</td>
<td>0.40</td>
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<tr>
<td>$50,000 and over</td>
<td>0.50</td>
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<table>
<thead>
<tr>
<th>Term Share Certificates*</th>
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<th>APY</th>
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<tbody>
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<tr>
<td>$1,000 minimum balance</td>
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<td>0.20</td>
</tr>
<tr>
<td>$1,000 - $49,999</td>
<td>0.30</td>
<td>0.30</td>
</tr>
<tr>
<td>$25,000 - $49,999</td>
<td>0.40</td>
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</tr>
<tr>
<td>$50,000 and over</td>
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Loan Rates

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<th>APY</th>
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<tbody>
<tr>
<td>Term Rate</td>
<td>APR</td>
<td>Current Calc. of Rate Remote, Term*</td>
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</tr>
<tr>
<td>30 yr</td>
<td>3.25</td>
<td>3.93</td>
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<table>
<thead>
<tr>
<th>Used Vehicles</th>
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<th>APY</th>
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<tbody>
<tr>
<td>Term Rate</td>
<td>APR</td>
<td>Current Calc. of Rate Remote, Term*</td>
<td></td>
</tr>
<tr>
<td>30 yr</td>
<td>3.25</td>
<td>3.94</td>
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</tbody>
</table>

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 5/23/2016. Subject to change without further notice.

*Penalty may be imposed for early withdrawal. † 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 subject to change without further notice. ** 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 subject to change without notice. †† 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 subject to change without notice. † Rates and payments adjust only once every 5 years. The current calculation of the 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 eighth of a percentage point, is 2.333%. Maximum loan-to-value is 80%. Offer applies to owner-occupied properties in NM and CA, except that all terms may not apply to modifications and refinancing of existing SLFCU first adjustable-rate home loans on owner-occupied properties. Construction loans and mobile home loans are excluded from this offer.

Federally insured by NCUA

When Will I Receive a Chip Credit Card?

All personal Visa® credit cards will be transitioned to chip by the end of August 2016. Remaining personal credit cards will be transitioned to chip by the end of 2016. Ongoing updates and information about this transition will be published in Dollars & Sense and at www.slfcu.org.
SLFCU Can Help Pay for School

Loans for Current Students
When grants, scholarships, and government loans don’t cover the entire cost of attending college, a private student loan from SLFCU can help bridge your funding gap. You can apply for an SLFCU student loan any time you need it, and it can help pay for tuition as well as other qualified expenses like textbooks, housing, food, and computers.

Borrow as little as $2,000 or up to the cost of attendance per year (minus financial aid) for a maximum of $120,000 in undergraduate loans and up to $160,000 in graduate loans. Choose between making interest payments or nominal $25 payments while in school. You can also receive lower rates for good grades and a 0.25% discount for setting up automatic loan payments.¹

Consolidation Loans for Grads
SLFCU may be able to reduce your loan payments through consolidation if you’re carrying a high-rate loan – graduate or professional school loans, an undergraduate loan disbursed when rates were higher, or a private student loan with a higher rate.

Consolidation also simplifies your student loan payments. If you have a number of student loans from different lenders, you’re likely managing multiple payments with different due dates every month.

SLFCU can consolidate federal and private student loans, but some federal loans have potential benefits that SLFCU student loans do not. Review the terms of your federal student loans carefully before consolidating.

Get more information about our student loans and apply online at www.slfcu.org or call 505.293.0500 or 800.947.5328.

Dollars & Sense
New Chip Debit Cards
Summer Real Estate Report
Putting Your Financial Affairs in Order

On the Calendar

Financial Basics for Teens Seminar
Saturday, June 18 • 10:00 a.m.-Noon • Juan Tabo Branch
A half-day class for ages 13-17. Topics include financial planning, budgeting, credit, and security. Teens have a chance to win prizes, and pizza will be provided. Register at www.slfcu.org/Events.

Independence Day
Monday, July 4 • All Branches Closed

Please Provide Your Email Address
SLFCU uses email to deliver information quickly and cost effectively. You can update or provide your email address:

• Through CU@home Online in the Self Service tab; click “Change Email Address” under Personal Information

• By updating it with a representative the next time you are in a branch

• By phone at 505.293.0500 or 800.947.5328

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.

The Return of Conservative Investing
Wednesday, June 8 • Noon-1:00 p.m. • Tech Park Branch
Wednesday, June 8 • 5:30-6:30 p.m. • Edgewood Branch
How conservative investments help you face today’s economic risks

Securing Your Retirement
Tuesday, June 21 • Noon-1:00 p.m. • Tech Park Branch
Tuesday, June 21 • 5:30-6:30 p.m. • Juan Tabo Branch
Transforming Social Security into a winning retirement strategy

¹Subject to the floor interest rate. Requires continued enrollment of automatic payments. If the automatic payment is cancelled any time after enrollment, the rate reduction will discontinue until automatic payment is reinstated. May be suspended during periods of forbearance and deferment.

By Becky Richards

Sandia Laboratory
Federal Credit Union
PO Box 23040, Albuquerque, NM 87192

Dollars & Sense
New Chip Debit Cards
Summer Real Estate Report
Putting Your Financial Affairs in Order

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By Becky Richards