Financing Your Vehicle Purchase

Buying a vehicle doesn’t have to be stressful. Once you’ve researched the vehicle that best meets your needs, follow these tips for a smooth shopping experience.

Get preapproved. You can get preapproved for an auto loan before you actually buy a car, giving you peace of mind and a head start at the dealership. A preapproval will help determine how much vehicle you can afford before you start shopping. A preapproval can also have a positive impact on negotiations since it shows sellers you’re a serious buyer.

Preapprovals from SLFCU are valid for 45 days, so even if the vehicle you are interested in doesn’t work out, you can keep looking without having to reapply.

Consider your shopping options. CU Auto Sales in Albuquerque works exclusively with credit union members, offering a friendly, professional experience. Employees do not work on commission – their goal is to help you get the best possible price on the vehicle you want.

If you plan to purchase through a private party, SLFCU helps you save time by filing the title, facilitating the payment of any applicable taxes and, in some cases, arranging emissions testing and collection of the emissions certificate. Ask a representative for details.

Meet Your Branch: Los Lunas

SLFCU’s Los Lunas branch opened in 2009 and serves Valencia County and the surrounding areas, including Los Lunas and Belen. More than 4,500 SLFCU members live in the area, including many Sandia National Laboratories retirees. “Our members appreciate that we have a branch in Los Lunas,” says Branch Manager Rumaldo Garcia. “They’re happy that they don’t have to make a special trip into Albuquerque to manage their accounts.”

All eight employees at the Los Lunas branch also live in the area. “I actually have had members see me outside of work and approach me to say hello or give me a hug,” says Teller/FSR Annette Eppard. “We work on building great relationships with our members.”

Tips from the Los Lunas Staff

“I recommend reviewing your budget every six to 12 months to see what has worked or what changes could be made to improve your financial situation,” suggests Sandra Marquez, a Senior Teller.

Teller/FSR Tynisha Medina suggests setting up multiple savings accounts for different purposes, such as bills or a vacation fund. “It’s too easy to use a paycheck on something impulsive rather than thinking about future expenses,” she says. “When you separate your money into sub accounts you’ll know how much money is available to use.”

Visit our Los Lunas branch at 2700 Palmilla Road NW.

Annual Scholarship Competition

Members of SLFCU attending college in 2016-2017 are invited to enter our annual essay scholarship competition. The top prize is $3,000. Applicants must be new or returning students with a minimum GPA of 2.5 out of 4.0, who will attend school full-time in a bachelor’s or master’s program at an accredited institution. Previous winners are welcome to enter.

The application must include a letter of recommendation, resume, grade report, and a short essay. The essay should be approximately 500 words in length, on this topic: Describe a misconception that has impacted the way you view money. How did it affect your saving and spending habits?

Entries must be submitted by 11:59 p.m. Mountain Time, Tuesday, May 31, 2016. Winners will be notified in August and announced publicly in September. More information, including application requirements and instructions, is available at www.slfcu.org/Scholarship.

Scholarship Judge Request

Help Choose the Winners

SLFCU needs 30 volunteer judges to help select winning entries for the 2016 essay scholarship competition. Judging is completed online. If you would like to participate, please complete the registration form at www.slfcu.org/Scholarship.

Continued on page 6
Mobile Security: Basic Steps to Help Keep Your Mobile Device Secure

The amount of malware targeting mobile devices tripled in 2015, according to the security company Kaspersky Labs. Mobile devices like smartphones and tablets are as powerful as many desktop computers, and security is just as important.

Here are 10 steps you can take to better secure your mobile devices.

1. **Keep your mobile devices’ operating systems up to date.** Updates can include software patches that address known security issues—your device should prompt you to download and install new versions.

2. **Update your apps.** Check your app store to make sure you are using the latest version of an app. Like operating system updates, app updates can include security and bug fixes.

3. **Be cautious when deciding to download an app.** Some apps are scams masquerading as something useful. Scam apps could serve excess advertising, use up large amounts of data from your data plan, try to collect personal data, or be malware. Some scam apps even have great (but fake) reviews. Research the app, and if in doubt, look for another option that will meet your needs.

4. **Be aware of apps that ask for access to personal data they do not need.** Some scam apps try to collect data such as location, address book contacts, and photos as well as access your microphone and camera. Even when you trust an app, do not allow access to more personal data than it needs.

5. **Only download apps from your device’s official app store.** Apps in unofficial app stores are usually not reviewed to ensure that they are not malicious.

6. **Always double check that you have typed URLs correctly.** This is especially true for sites where you log in to an account, such as bank and loan accounts, social media accounts, and shopping sites. The risk of mistyping a URL is higher on mobile devices because the keys are much smaller than on a physical keyboard. Scammers can buy the URLs for commonly misspelled site names, make the site look like the one you were trying to access, and serve malware or capture your login information.

7. **Make sure websites are secure.** If you are logging in to an account or entering sensitive data (like payment info on a shopping site), check that the web address starts with “https” instead of just “http.” Many browsers also display a green lock in the browser bar.

8. **Do not use wifi networks that do not require a password.** In addition, strongly consider not using any wifi networks where the username and password are posted to anyone in that location.

9. **Make sure you use a passcode or password to lock your phone when you are not using it.** Do not share your password or passcode with others.

10. **Run antivirus and anti-malware if your device allows them.** Android™ users can and should have antivirus and/or anti-malware software installed. Apple® devices cannot currently run these programs.

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First Line of Defense
SLFCU’s Risk Manager Leads the Fight Against Fraud

Rachel Dimas uses her background in lending, compliance, and human resources to bring a unique perspective to her role as SLFCU’s Risk Manager. Established in 2000, SLFCU’s Risk Management department manages all forms of risk to the Credit Union, such as disaster recovery, insurance policies, and internal practices and procedures. Rachel joined the department in 2014. “We deliberately look at the worst case scenarios,” she says, “to be as prepared as possible for the ‘what if.’ ”

Keeping member data safe is an important part of Rachel’s job, and combating fraud is an ongoing endeavor. Rachel urges members to err on the side of caution when it comes to providing personal information. “Exercise restraint when extending your trust to strangers or people you’ve just met. When doing business, if something sounds too good to be true, take that as a clear warning.”

The responsibilities and expectations of risk managers in the financial industry have evolved in recent years. “We’re now conducting many of our own investigations,” Rachel says, “not just passing cases on to law enforcement.” She often gathers her own case evidence before working with law enforcement agencies to complete the investigation. “We don’t just want to be good enough; we want to be great.”

Rachel also represents the Credit Union in organizations such as Infragard and the Financial Institutions Security Officers Association of New Mexico, which promote security and safety through partnerships between law enforcement and the financial community. This partnership opens a line of communication through which information about new forms of fraud that are infiltrating the financial industry can be shared, thereby better equipping institutions to look for and handle situations as they arise.
MEMBERS Financial Services Introduces New Advisor

Financial Advisor Cameron Clark has joined the MEMBERS Financial Services Program* located at SLFCU. Cameron is available to meet with SLFCU members to discuss:

- Financial and Insurance Planning
- Tax-advantaged Investment Planning
- Wealth Management
- Long Term Care Insurance
- Retirement Income Planning
- 401(k) Planning
- Education Funding
- Charitable Giving Strategies

“T’l help you make sound decisions consistent with your comfort level, investment timeline, and goals,” Cameron says. “Together we’ll create a strategy to help you build, protect, and transfer assets in the most tax-advantageous way.”

Cameron has a Bachelor of Arts degree in Economics from the University of New Mexico, belongs to the National Association of Enrolled Agents, and is registered with FINRA to sell securities. Before joining MEMBERS Financial Services, he was an independent financial advisor and tax accountant.

There is no cost or obligation to meet with a MEMBERS Financial Services Program advisor. To make an appointment with Cameron at the Juan Tabo, Kirtland, Tech Park, or Edgewood branch, call 505.237.3930 or email memsa@slfcu.org.

*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. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. FR-1446967 .1-0316-0418

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### Savings Yields

<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>
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<td>0.20</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>
<td>0.15</td>
<td>0.15</td>
</tr>
<tr>
<td>Money Manager $500 or more</td>
<td>0.15</td>
<td>0.15</td>
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<tr>
<td>Money Market Savings $2,500 - $9,999</td>
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<td>$10,000 - $24,999</td>
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<tr>
<td>$50,000 and over</td>
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<table>
<thead>
<tr>
<th>Term Share Certificates*</th>
<th>6 to 11 months</th>
<th>D.R.</th>
<th>APY</th>
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<tbody>
<tr>
<td>$1,000 minimum balance</td>
<td>$1,000 - $49,999</td>
<td>0.40</td>
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<tr>
<td>$50,000 - $99,999</td>
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<td></td>
</tr>
<tr>
<td>$100,000 - $199,000</td>
<td>0.60</td>
<td>0.60</td>
<td></td>
</tr>
<tr>
<td>$200,000 and over</td>
<td>0.70</td>
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<th>APY</th>
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<td>$2,000 minimum balance</td>
<td>$2,000 - $49,999</td>
<td>0.80</td>
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<tr>
<td>$50,000 - $99,999</td>
<td>0.70</td>
<td>0.70</td>
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</tr>
<tr>
<td>$100,000 - $199,000</td>
<td>0.80</td>
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</tr>
<tr>
<td>$200,000 and over</td>
<td>0.90</td>
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<table>
<thead>
<tr>
<th>Term Share Certificates*</th>
<th>36 months</th>
<th>D.R.</th>
<th>APY</th>
</tr>
</thead>
<tbody>
<tr>
<td>$1,000 minimum balance</td>
<td>$1,000 - $49,999</td>
<td>1.45</td>
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<td>$50,000 - $99,999</td>
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<tr>
<td>$100,000 - $199,000</td>
<td>1.65</td>
<td>1.65</td>
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<td>$200,000 and over</td>
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<thead>
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<th>Term Share Certificates*</th>
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<tbody>
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<td>$1,000 minimum balance</td>
<td>$1,000 - $49,999</td>
<td>0.74</td>
<td>0.74</td>
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<tr>
<td>$50,000 - $99,999</td>
<td>0.84</td>
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<td>$100,000 - $199,000</td>
<td>0.94</td>
<td>0.94</td>
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</tr>
<tr>
<td>$200,000 and over</td>
<td>1.04</td>
<td>1.05</td>
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Rate, D.R. (dividend rate), APR (annual percentage rate), and APY (annual percentage yield) as of 4/25/2015. 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

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### Loan Rates

<table>
<thead>
<tr>
<th>New Vehicles</th>
<th>Term</th>
<th>Rate (current or 2 previous model years)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Term</td>
<td>APR**</td>
<td></td>
</tr>
<tr>
<td>48 months</td>
<td>As low as 2.14%</td>
<td></td>
</tr>
<tr>
<td>60 months</td>
<td>As low as 2.64%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Used Vehicles</th>
<th>Term</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>48 months</td>
<td>61.72 months</td>
<td></td>
</tr>
</tbody>
</table>

Vehicle from the current or two previous model years and mileage = $25,000 quality for new car rates.

<table>
<thead>
<tr>
<th>Owner Occupied</th>
<th>SmartValue®/5-5 Adjustable Rate 1st Mortgages</th>
<th>Term</th>
<th>Rate</th>
<th>APR</th>
<th>Current Calc. of Rate Remain. Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>SmartValue®</td>
<td>30 yr</td>
<td>3.25%</td>
<td>3.85%</td>
<td>4.000%</td>
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</table>

<table>
<thead>
<tr>
<th>Owner Occupied</th>
<th>Jumbo SmartValue®/5-5 Adjustable Rate 1st Mortgages</th>
<th>Term</th>
<th>Rate</th>
<th>APR</th>
<th>Current Calc. of Rate Remain. Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jumbo SmartValue®</td>
<td>30 yr</td>
<td>3.25%</td>
<td>3.85%</td>
<td>4.000%</td>
<td></td>
</tr>
</tbody>
</table>

Federally insured by NCUA

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Free Seminar: Starting a Business

SLFCU is partnering with the Small Business Development Center of New Mexico to present a new seminar about starting a business in New Mexico. From small businesses to large corporations, this seminar will cover what you need to get started, how to obtain a business license and Federal Tax Identification Number, legal paperwork you may need, and how to open business accounts or apply for a loan with SLFCU.

Starting a Business

Wednesday, May 18 • 6:00 – 7:30 p.m.
Juan Tabo Branch • 3707 Juan Tabo NE
Albuquerque, NM 87111

Pizza will be provided. Register today at www.slfcu.org/Events.
Is It Time to Annuitize?
It just might be. Here’s why baby boomers are choosing immediate annuities.

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

Worried about outliving your money? Many baby boomers share that fear. No one wants to spend their last dollar before the last day of their life. Since you can’t tell when that day will be—and since you may need more income long before that day arrives—you may want to look into an immediate annuity.

An immediate annuity provides “immediate” income. In fact, immediate annuities are income contracts issued by insurance companies. They have been around for decades and actually trace their roots back to the Roman Empire.1

The classic immediate annuity is the single-premium indexed annuity (SPIA). Establishing an SPIA is a pretty straightforward matter. An individual pays a single premium (jump sum) to an insurer. The lump sum becomes the principal of the annuity. The insurer invests the money and it earns interest that reflects the performance of an index fund, usually the S&P 500. (Even if the linked index performs poorly, there is usually a minimum guaranteed return (the “guarantee.”) The insurance firm subsequently makes monthly payments to the annuity holder, payments that it guarantees will last a lifetime. (The insurer makes the guarantee, not any financial industry regulatory agency or state life insurance guaranty association.)2,3

How much income are we talking about? Broadly speaking, if you’re in your 50s or 60s and put $100,000 in an immediate annuity today, you could receive monthly payments in the $450-$550 range, or around $5,500-$6,750 a year for the rest of your life.4

The payments are a combination of principal, interest, and what insurers term a “mortality credit” that increases with time. Essentially, you get “bonus points” for living longer. As you age, the payments grow incrementally larger.5

You also have payment options. Some SPIAs feature joint payouts (they pay a couple instead of an individual). Some are termed life with cash refund (whatever is left of the principal when you die goes to a beneficiary in a lump sum), others life with installment refund (the same, except the remaining principal goes to a beneficiary in installments). Some offer a period-certain option (the payments to the annuity holder are arranged to go on for X number of years and then cease). Some are life with death benefit (with X% of the principal dedicated to the death benefit for your heirs). If you have no heirs, there is even a life only payment option, whereby you get the highest possible monthly annuity payments but the insurer gets to keep 100% of any remaining principal when you die.6

Immediate annuities differ from deferred annuities in a key respect. There are two phases to a deferred annuity: the accumulation phase and the income phase. Assets grow during the accumulation phase. Years later, the income phase begins and payments are made to the annuity holder out of the accumulated principal. If you opt for a deferred annuity, you may have to wait five to 10 years for that first income payment to arrive. With immediate annuities, the income stream starts immediately (or if you prefer, within a year).7

Immediate annuities can provide a tax advantage. Most deferred annuities are held within traditional IRAs, and therefore the earnings and investment returns grow tax-deferred during the deferral phase. But when the income phase starts and the tax-deferred earnings are paid out, the IRS wants a fair share.8

Immediate annuities can also be used in IRAs that require minimum distributions beginning at age 70½. Since an immediate annuity pays back both principal and tax-deferred interest to the annuity holder, a portion of each payment is considered to be income in the eyes of the IRS, and a portion is considered to be tax-free return of principal. The shorter the payout period, the greater the amount that can be excluded from tax.9

Traditional IRA withdrawals are calculated to encourage the distribution of IRA balances over a person’s lifetime. With longer lifespans, the tables the IRS uses for this calculation risk are fast becoming obsolete—and that raises the very real threat of outliving your IRA assets. However, if those assets are invested in an immediate annuity, a lifetime income stream can be assured and, as noted above, the IRS will accept that income stream amount as an acceptable required minimum distribution (RMD).10

What are the opportunity costs of setting up an immediate annuity? For one thing, you’re handing over a chunk of your savings to an insurance company. You will lose access to it. What if you need it for long term care or an emergency? You also don’t know how much of it will be left for your heirs. You’ll pay a significant surrender charge if you want out of the annuity contract soon after it is signed.11

If you have substantial retirement savings to begin with, buying an immediate annuity may be likened to outfitting your car with a fifth wheel—it may be nice, but not necessary. Finally, there have been insurance companies that have gone belly up—it rarely happens, but it has happened before.

So, does it make sense to annuitize? If you’re healthy, active and mature, an immediate annuity can potentially be a great income source for you. But before you arrange an annuity contract, talk to a financial advisor or insurance agent who understands these investments thoroughly, one who can explain your options.

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1Securities 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. *Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA /SIPC. Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution. CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. 06252015-WL-3222

Citations:
1. marketwatch.com/story/the-6-best-ways-to-collect-on-your-annuity-2014-09-09 [9/9/14]
2. wsj.com/articles/using-immediate-annuities-to-guarantee-retirement-income-1404482404 [7/4/14]
4. nasda.com/articles/new-income-annuities-for-retirement-accounts-cm397631 [5/6/14]
6. insurance.gov/publications/p690a/cb0.html [2013]
eStatements Provide Security and Convenience
View Statements in CU@home® Online; eStatements Are Not Emailed

Your financial information is better protected when you sign up for eStatements. You no longer have to worry about paper statements getting lost or stolen in the mail.

When you register for eStatements, SLFCU will stop mailing you a paper statement. Instead, we’ll send you an email each month letting you know when you can view your statement through CU@home Online. You may print or save your statement for your records, and up to 18 months of statement history are available in CU@home under the Accounts tab.

To sign up for eStatements, log in to CU@home, click Alerts, and then select eStatements and eNotices.

Help Save Resources
More than one-third of SLFCU members receive eStatements, helping your member-owned credit union reduce costs and save resources. If all SLFCU members switched to eStatements, we would save an additional 20,000 pounds of paper and 220,000 gallons of water every year.*

*Calculated at www.payitgreen.org

SLFCU Members to Receive Chip Debit Cards
All Personal Debit Cards Will Be Issued with Chips in June 2016

As part of the ongoing process to move all SLFCU cards to chip technology, SLFCU has begun converting expiring personal debit cards, including Home Equity CreditLine Access Cards.

In June, all remaining personal debit cards will be reissued as chip cards. The new chip card you will receive in the mail replaces your old debit card. Even if your old card is not due to expire, please activate your new card as soon as possible. The card number and PIN on your reissued debit card will remain the same, but the expiration date and CVV will change. You will need to update any automated payments with merchants as well as digital wallet services such as PayPal or MasterPass.

Personal credit cards will be reissued as chip cards by the end of 2016. Business debit and credit card transitions to chip will begin later this year.

About Chip Cards
Chip cards, also known as EMV (Europay, MasterCard®, Visa®) cards, are embedded with a microprocessor chip that encrypts transaction information. When you use your card at a chip-enabled terminal, the embedded chip generates a unique transaction code, which ensures the authenticity of the transaction. In addition, a chip card is more difficult to counterfeit.

Many countries outside the U.S. have already adopted EMV chip technology, and it will become the security standard for card payments in the U.S.

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.
Financing Your Vehicle Purchase

Agree on a purchase price. To get the best price possible:

- Let dealers know you’re preapproved, but avoid telling them how much you’ve been approved for. Knowing the amount you’re able to spend may impact a dealer’s willingness to negotiate a lower purchase price.
- Time your shopping when dealerships are slow or when they are trying to meet sales goals, such as the end of the month or quarter.
- Don’t discuss a trade-in amount until you’ve settled on a purchase price for the new vehicle.
- Shop around for add-on services such as maintenance or insurance plans. They might be available elsewhere for a more competitive price.

Decide where you want to finalize the sale. Once you’re ready to sign on the dotted line, you have options for where you want to complete the necessary paperwork. Dealers are able to complete financing with SLFCU for you at the dealership. You may also request to take the purchase agreement, signed by you and a dealership representative, to SLFCU and complete the loan financing at any of our branches or over the phone.

If you are buying from a private party, SLFCU will need a signed bill of sale and a copy of the vehicle’s current registration. You may choose to meet the seller at any SLFCU branch to complete this transaction with a Financial Services Representative.

Once the loan is complete, our representatives will work with you to sign the loan agreement and provide a check directly to the seller.

SLFCU offers a variety of resources to help you navigate the car buying process. Visit www.slfcu.org for car buying advice, calculators, and financing options. Call us at 505.293.0500 or 800.947.5328 with your questions, or stop by any branch.

By Kasie McCoy

Dollars & Sense
Meet Your Branch: Los Lunas
Financing Your Vehicle Purchase
Annual Scholarship Competition

On the Calendar

Seminar: Starting a Business
Wednesday, May 18 • 6:00-7:30 p.m. • Juan Tabo Branch
If you’re thinking about starting a new business in New Mexico, whether it’s a large company or a one-person business, this seminar will detail the process. Register at www.slfcu.org/Events.

Shredding Event
Saturday, May 21 • 10:00 a.m.- Noon • Juan Tabo Branch
Please bring a donation of non-perishable food for local food banks. There is a limit of two boxes of paper per member, no folders or media. Arrive by 11:30 a.m. to be assured of service.

Memorial Day – All Branches Closed
Monday, May 30