Mail Your Holiday Checks at the Post Office

Protect Yourself from Mail Theft

Mail theft tends to increase over the holidays when thieves are hoping to get their hands on checks, gift cards, and packages. Follow these tips to reduce the chances of having your mail stolen.

- Send outgoing mail from inside the post office. Don’t leave mail in freestanding mailboxes.
- Pick up your mail as soon as possible after delivery. Avoid leaving mail in your mailbox overnight.
- If you are traveling, have the post office place a hold on your mail until you return.
- If you’re expecting packages, ask a trusted neighbor to watch for deliveries and pick up your items. Or consider having deliveries shipped to a local retailer for pickup or a FedEx or UPS facility.

Mail theft can lead to fraud.

Stolen mail can provide criminals with the personal information they need to perpetrate identity theft and other types of fraud. Mail may be stolen from your mailbox or redirected to another address without your knowledge.

The mailing tips above are a good start to preventing the theft of personal information year-round. In addition, register for SLFCU’s eStatements and eNotices so account information doesn’t go to your physical mailbox. To sign up, log in to online banking, select Alerts, and then click eStatements and eNotices.

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New Online Banking: Answers to Your Questions

We are in the process of upgrading to a new online banking system that will provide easier navigation, enhanced functionality, improved design, and a unified experience across desktop and mobile devices. Here are some answers to questions and comments we’ve received about the online banking upgrade.

Why do I need to give SLFCU my email address?

A current, working email is necessary for security reasons. You will be prompted to enter or confirm your email address in the new system before you can view your accounts.

If you do not have an email address, there are many services that offer free email addresses; we strongly encourage you to set up an address and provide it to SLFCU, as important security alerts may be sent via email.

When will we switch to the new system?

The upgrade will occur in early 2018. As we get closer to the change, we will announce a more specific timeframe.

Continued on page 3
SLFCU Visa Cards Offer Benefits for Travelers

If you have a credit card from SLFCU, you may be able to take advantage of extra benefits that could save you money and make travel easier.

SLFCU Visa Signature® Card

Trip Delay Reimbursement1 – If your trip is delayed more than 12 hours, you can be reimbursed up to $300 in covered expenses per ticket for you and your eligible family members.

Visa Signature Travel - Your Visa Signature card gives you a wide range of travel benefits all over the world. Enjoy special offers and upgrades at over 900 of the world’s most prestigious properties with the Visa Signature Luxury Hotel Collection. Visit https://usa.visa.com/travel-with-visa/travel.html for all current travel offers.


Visa Signature Concierge2 - Your complimentary Visa Signature Concierge service is available 24 hours a day to help you find tickets to sports and entertainment events or provide restaurant reservations — wherever your travels take you. Call 800.953.7392 or visit www.visasignatureconcierge.com.

SLFCU Visa Signature and Visa Platinum® Cards

Auto Rental Collision Damage Waiver1 - With your Visa card, you can be covered for damage due to collision or theft. Secure and charge your rental to your covered card and decline the collision damage waiver (or loss damage waiver) offered by the rental agency.

Travel Accident Insurance1 - When you purchase your common carrier (airline, bus, train, cruise ship) tickets with your eligible Visa card you can receive accidental death and dismemberment coverage so you can travel with peace of mind.

Travel and Emergency Assistance Services1 - Get help coordinating medical, legal, and travel services when you need them. The cost of any goods or services is your responsibility.

Apply for an SLFCU Credit Card

Learn more about SLFCU credit cards, or request a card today. Visit www.slfcu.org, call 800.947.5328, 505.293.0500, or stop by any branch.

1Certain terms, conditions, and exclusions apply. In order for coverage to apply, you must use your covered Visa card to secure transactions. Please refer to the Visa Signature Guide to Benefits or Visa Platinum Guide to Benefits for further details.

2Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholders’ behalf.

Holiday Help for Those in Need

Roadrunner Food Bank

SLFCU is partnering with Roadrunner Food Bank to collect nonperishable food for New Mexico families in need. Visit any New Mexico branch through December 24 to make a food donation, or make a monetary donation online at rrfb.org.

CLNkids

SLFCU is helping CLNkids to collect warm clothing for families with children who are experiencing homelessness in the Albuquerque metro area. Make a donation of new or gently used clothing for children five and under at any branch or make a monetary donation online at clnkids.org.

2017 IRA Contribution Limits

Make the most of your retirement savings by contributing the maximum yearly limit to your IRAs. For the 2017 tax year, you can contribute a total of $5,500 to your Traditional and Roth IRAs. If you are over the age of 50, you may contribute an additional $1,000, known as a catch-up contribution.

IRA contributions for 2017 can be made up until the tax filing deadline in April 2018.

Please contact your tax advisor or financial advisor with questions about your individual tax circumstances.

Please allow extra time for your IRA paperwork.

Since the IRS requires signatures on contributions, we recommend members submit their IRA contribution in advance of April 15 to allow plenty of time to complete the necessary paperwork.
What is a CreditLine?

A CreditLine, also known as a line of credit, is a loan that allows you to borrow money and pay it back repeatedly, without having to apply for a new loan each time. It is a convenient source of funds for unexpected bills like car repairs and medical emergencies, can be used as overdraft protection, and is handy if you need to write a check or use cash instead of using a credit card.

Funds in a CreditLine can be transferred to any SLFCU account through online banking or our automated phone system and will be available for use right away.

Share Certificate CreditLines

This type of CreditLine is a great option if you have a certificate you don’t plan to access anytime soon. You still earn dividends while borrowing against the balance of the certificate. These CreditLines don’t require a credit check, making them a good way for young adults to build credit.

Signature CreditLines

If you don’t have money in savings to use as collateral. You can apply for credit based on your income, credit history, and good standing with the Credit Union.

SLFCU Share Certificate and Signature CreditLines have no annual fee, and you pay interest only on the money you owe.

For more information or to apply, visit slfcu.org or call 505.293.0500 or 800.947.5328.

Mail Your Holiday Checks at the Post Office

Continued from page 1

Monitor your accounts closely to detect fraud as soon as possible.

• Follow up immediately if you notice unusual account activity or receive a bill you didn’t expect.
• Review your credit report regularly to look for accounts you did not open and dispute inaccuracies.
• If a merchant declines a payment or if you notice a fraudulent transaction, contact your credit or debit card issuer immediately. Once thieves have your personal information, they can empty your bank accounts and can accrue additional charges on your credit card quickly.

What to do if you’re concerned

Seeing something questionable can be upsetting. If you’re a victim of fraud:

• Call the police to file a report.
• Contact SLFCU for help with your accounts.
• Report mail theft to the U.S. Postal Service at 877.876.2455.
• Visit the Federal Trade Commission at www.ftc.gov for more information.

By Becky Richards

New Online Banking: Answers to Your Questions

Continued from page 1

Will the new system work with Quicken®?

Yes, you will still be able to download and view your transactions in Quicken. However, Quicken Direct Connect will no longer be available in the new online banking system. If you currently use Direct Connect, you will need to change your Quicken connection method to Express Web Connect (Windows) or Quicken Connect (Mac) after the new system has launched.

Is Business Online changing, too?

Business Online is not changing at this time. Watch for information about a Business Online upgrade in late 2018.

Where can I get more information?

Go to slfcu.org/OnlineUpgrade for regular updates during and after the upgrade.

Quicken and the Quicken logo are trademarks or registered trademarks of Intuit Inc., in the United States and other countries.

By Krystyna Ciszek

SLFCU members can buy discounted tram passes.

$40 for up to four people!

Call 505.293.0500 or 800.947.5328.

By Becky Richards
College Scholarship Opportunity for New Mexico Students

The New Mexico Credit Union Education Foundation (NMCUEF) is accepting scholarship applications for the 2018-2019 school year. Applicants must be New Mexico residents with a minimum 2.8 GPA and enrolled full-time as a college undergraduate at an accredited institution in New Mexico.

The scholarship application is available at cuanm.org. Completed applications must be submitted and postmarked to the NMCUEF, not to SLFCU, by February 23, 2018.

On the Calendar

Christmas Day
Monday, December 25 • All Branches Closed

Additional Holiday Hours
December 26 - 29 • Kirtland, Livermore East Reduced Hours
Visit www.slfcu.org/Calendar for details.

Credit Union Used Vehicle Sale
Tuesday, December 26 - Saturday, December 30
9:00 a.m. - 6:00 p.m.
CU Auto Sales • 5901 San Mateo Blvd. NE, Albuquerque, NM
CU Auto Sales will have an inventory of select late model used cars (subject to availability).

Dollars & Sense
Mail Your Holiday Checks at the Post Office
Online Banking Answers
SLFCU Visa Cards Offer Benefits for Travelers

Income for Life
Tuesday, December 12, Noon - 1:00 p.m. • Tech Park Branch
Tuesday, December 12, 5:30 - 6:30 p.m. • Juan Tabo Branch
Learn strategies for retirement income.

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

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