Meet Your Cottonwood Branch

SLFCU’s Cottonwood Branch opened nearly two decades ago, in 1998, and is the Credit Union’s second-largest location in terms of both employees and member transactions. Despite the high volume of transactions, every person who visits the Cottonwood branch can expect a personal and friendly experience.

“When our members come into the branch, we want them to feel like family,” says Jered Trujillo, Cottonwood’s new Branch Manager. “SLFCU’s mission is to keep a close and caring touch with our members, and that is what we hope to accomplish with every interaction.”

Teller Supervisor Erin Suknot agrees. “We pride ourselves on our friendliness and making our members feel welcome. We do our best to get to know our members personally so they feel as comfortable as possible and know they can trust us with their needs.”

Introducing Tech Park Branch Manager Mike Linton

SLFCU’s new Tech Park Branch Manager, Mike Linton, may be a familiar face to many of the members who frequent the branch. Mike has been with SLFCU for the past six years as the Branch Supervisor at Tech Park and succeeds former Tech Park Branch Manager Jered Trujillo, who is now Branch Manager of SLFCU’s Cottonwood branch.

“I am looking forward to continuing to work towards the growth of the Tech Park team and being more engaged with the Credit Union’s development,” says Mike. “I truly enjoy helping employees pursue their career goals while building strong relationships with the members who visit Tech Park.”

Members Ask, SLFCU Answers

SLFCU pays close attention to the responses to our member surveys, although we are unable to respond individually to most comments. Here are some answers to questions we’ve received recently.

Is the credit card transaction information in CU@home® Online banking current?

Yes, the credit card balance and transaction information you see in online banking is real-time information. In late 2016 we began feeding current credit card transactions into SLFCU’s online banking system. Prior to the update, credit card information was delayed by three to five days.

Credit card payments continue to be subject to a delay of two business days before they appear in CU@home because they are processed by a different system. Payment dates reflect the day that payment is made. Rebates appear only on your December credit card statement because they are processed as a statement credit.

Why was my SLFCU card denied when I was traveling?

SLFCU works with an industry-leading partner to prevent, detect, and resolve debit card and credit card fraud by identifying and blocking potentially fraudulent card transactions.

When you make purchases outside your normal patterns, transactions may be subject to extra scrutiny. Letting SLFCU know when and where you are traveling lessens the chance that your card is denied when you are away from home.

Please let us know when you are planning a trip, even those within the U.S., and provide SLFCU with your cell phone number so we can reach you immediately if suspicious activity is detected.

Card fraud is a widespread problem that you can help us to prevent. Call us at 505.293.0500 or 800.947.5328 or contact us by CU@home secure message so we can note that you’ll be traveling and make sure your cards are safe and continue to work.

Please provide the following information:

- Last eight digits of the SLFCU credit and debit card you’ll use during your trip
- Where you will be traveling
- The dates your travel begins and ends
- Your cell phone number

Home Buying Open House

Thursday, March 9
5:00 – 7:00 p.m.
Juan Tabo Branch

Get your questions answered by industry professionals.

Learn more at www.slfcu.org.
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:
  - 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 available 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 2015 and 2014 are available now; 2016 forms will appear as they’re generated from January through April.

SLFCU will continue to mail these forms as well.

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

Important IRA Contribution News

If you are planning to make a 2016 IRA contribution in 2017, 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.

The Right Way to Both Save and Spend

As a teen it can be hard to know how to spend and also save at the same time. Whether you’re shopping or going to lunch with friends, it’s important to set how much you are planning to spend up front so you don’t overspend. Keeping spending money and savings separate is important. For example, in my room I have a jar for spending money and a jar for saving money. When I’m ready to spend money on something, I take out a set amount from my spending jar. When my saving jar reaches $200, I deposit this amount at SLFCU.

If you earn money on a somewhat regular basis, then I suggest putting a little bit more than half of what you earn into savings and putting what you have left towards spending. For example, if you earn $30 for chores, you could put $20 into savings and $10 towards spending. Even if you are not able to save at least half, saving any amount will help in the long run.

In my opinion, the best way to always know you can spend without having to worry about saving is to figure out an easy way to earn money. This can be hard, but it can sometimes be as simple as asking if you can do some chores around the house, such as yard work or vacuuming. Other jobs could be babysitting, cleaning the neighbor’s yard, or offering to walk a dog in the neighborhood. Even if you don’t have a set way to earn money, being smart about the money you do have is what’s really important.

When it comes to spending, in addition to determining a set amount up front, I also try to bring that amount in bills smaller than $20. For example, if you go shopping and you’re willing to spend $40, then bring that amount in four tens instead of two twenties. I feel like this makes you want to spend less on something, and you have change in case you’re buying something that’s less expensive. Another suggestion I have is to put your leftover change in savings because it will add up over time.

Overall, spending while saving may seem like a difficult thing to do, but it’s actually quite simple with the right planning, preparation, and the suggestions above.

By Ann Morris, SLFCU Member

Teens Can Earn $100

SLFCU members age 13-17 are invited to submit an article on a financial topic to be considered for publication in our Dollars & Sense newsletter and on our website. SLFCU will award teens $100 for published articles. Visit www.slfcu.org/TeenArticles for details and to submit an article. SLFCU will review all submissions and respond within 30 days.
Meet Your Cottonwood Branch

Continued from page 1

Cottonwood is also the only SLFCU location to provide shared branching services. This allows members of other participating credit unions to perform certain transactions at an SLFCU branch, just as it lets SLFCU members visit participating credit unions for their own transactions. “Everyone can expect an amicable experience when they come to the Cottonwood branch, whether they are members of SLFCU or not,” says Financial Service Representative Russell Wilson.

The dedication to service starts well before the branch opens to members each day. “My favorite part about working at Cottonwood is the amazing team,” says Teller Lead Alexandra Rickert. “The people I work with make it enjoyable to come to work, which then reflects in all of our attitudes toward our members. The end result is great member service and a strong team environment.”

Member Service Supervisor Angelina Velez believes in a commitment to SLFCU’s values because individual member experiences affect more than just that member. “Many of SLFCU’s new members join because they’ve heard good things about us from their friends and family.”

When it comes to suggestions on ways members can support their financial lifestyle, most Cottonwood employees agree that online and mobile resources are a helpful way to manage money. “I encourage members to enroll in CU@home Online banking,” says Russell. “This increases convenience because they can access their accounts anywhere.” Members should also download SLFCU’s mobile app, Jered says. “It offers an assortment of services that can save our members money and time in their everyday lives.”

The Cottonwood branch is located at 3740 Elison Rd NW in Albuquerque and offers full branch services as well as safe deposit boxes, ATMs, and five drive-up lanes.

Reduce Monthly Vehicle Payments with SLFCU’s Financing Options

Many people prefer to purchase used cars because they are able to get a vehicle with more features for less money than it would cost to purchase the same model new. Financial institutions set their own parameters for what qualifies as a “used” vehicle. At SLFCU a vehicle older than two model years or with more than 25,000 miles is considered used, and the age of your vehicle won’t change the rate. If you do purchase a previously owned vehicle, you can feel comfortable knowing you’re still getting a great rate.

SLFCU has resources to help you navigate the car buying process. Visit www.slfcu.org for loan calculators, AutoSMART car buying tools, and links to pricing guides for different vehicle makes and models.

For more information or to apply, visit www.slfcu.org, call 505.293.0500 or 800.947.5328, or stop by any branch.

Savings Rates

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| Loan Rates |

**New Vehicles**

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| Used Vehicles**

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By Krystyna Cicato

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

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For more information or to apply, visit www.slfcu.org, call 505.293.0500 or 800.947.5328, or stop by any branch.

Available rate is based on credit history. Offer applies only to loans new to SLFCU. Rate subject to change without further notice. Not everyone will qualify for the lowest rate. The maximum loan term available for a used car, defined as being older than two model years or over 25,000 miles, is 72 months; the maximum loan term available for a new car, defined as being from the current or previous two model years and having less than 25,000 miles, is 84 months. All loans subject to credit approval.

By Kristyn McCoy

Federally insured by NCUA
Do We Have Your Correct Email Address?

Email reaches you faster than paper communication, reduces SLFCU’s costs, and is better for the environment. And because mailboxes can be a target for identity thieves, email is safer, too.

When you add or update your email address with SLFCU, you can take advantage of helpful services and receive information electronically:

- Sign up for eStatements to receive your monthly statements sooner and keep your personal financial information out of your mailbox.
- Activate eNotices to keep a closer eye on your account. Receive notices more quickly by email than paper for insufficient balances, overdraft transfers, and more.
- Receive news about SLFCU that impacts you via email.
- Get the latest information about SLFCU promotions, products, services, seminars, and events.

We limit the number of emails we send to each member and are careful to send information that will interest you.

Update Your Email Preferences

Visit CU@home > Self Service to edit your email preferences.

- Click Preferences/eStatements & eNotices to register for these services.
- Click Personal Information/Change Email Address to give us your email address, check which address you’ve given us in the past, and/or update your address.

If you’re not already using CU@home Online banking, visit www.slfcu.org to enroll.

Or you can add or change your email address the next time you call or stop by a branch.

Dollars & Sense

Meet Your Cottonwood Branch

Members Ask, SLFCU Answers

Teen Article: The Right Way to Both Save and Spend

On the Calendar

SLFCU Annual Social - Livermore, CA

Tuesday, March 7 • 5:30 p.m. (PT)
Robert Livermore Community Center • 4444 East Ave, Livermore, CA
All members are invited to attend. Refreshments will be provided.

Home Buying Open House

Thursday, March 9 • 5 - 7 p.m.
Juan Tabo Branch

Get an overview of the entire home buying process through casual, one-on-one discussions with industry professionals.

Credit Union Used Vehicle Sale

Friday, March 24 & Saturday, March 25 • 9 a.m. - 6 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).

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.

 Retirement Income Planning

Tuesday, March 21, Noon - 1:00 p.m. Tech Park Branch
Tuesday, March 21, 5:30 - 6:30 p.m. Juan Tabo Branch

Decisions that impact your retirement

*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-1626757.1-1016-1118