Online & Mobile Banking Tips

Navigating the New System
SLFCU staff in branches and at our Contact Center are happy to answer your questions about our new online and mobile banking. Please stop by or call 505.293.0500 or 800.947.5328 if you need help finding information or specific functions in the new system.

Locating Your eStatements
You can find your eStatements in the eDocuments widget. To register for eStatements, log in to the system from a computer and click the Member Services widget. When you have activated eStatements, SLFCU will no longer mail you a paper statement. Instead, you will be notified by email when your newest statement is ready to be viewed within online and mobile banking. Eighteen months of statements are available within the system.

Making a Transfer to Another SLFCU Account
When you’re using a computer, click the Transfers widget, navigate to the Classic transfers tab, and click Add Account at SLFCU. On a mobile device, click the Transfers widget, select the account from which you would like to make the transfer, and then click Add Account.

If you want to make a transfer to a custodial account, provide the custodian’s name rather than the child’s name. You may enter the child’s name into the nickname field to make it easily identifiable.

Making a Payment on a Credit Card Under Another SLFCU Account
When you’re using a computer, click the Transfers widget, navigate to the Classic transfers tab, and click Add Account at SLFCU. On a mobile device, click the Transfers widget, select the account from which you would like to make the transfer, and then click Add Account.

In the pop-up, enter the member’s name and select Loan from the drop-down menu. For Recipient Account Number, provide the member’s primary account number, and enter the 16-digit credit card number into the Type and Suffix field; do not use dashes or spaces. Click Save Account for Future Use if you plan to make regular payments, and enter a nickname so the account is easily identifiable.

Transferring Funds to Someone Else
This type of transfer is called a person-to-person (P2P) payment. As long as you know someone’s email address or phone number, you may initiate a transfer to an account both within and outside of SLFCU; you do not need to know your friend’s or family member’s account number. Depending on how the recipient accepts the transfer, it may take up to five business days to complete the transaction once the recipient has taken action.

Select the P2P Payments widget to get started. When you’re using a computer, a new window should open in your browser; if it does not, please make sure your browser is not blocking pop-ups and third-party cookies are enabled. On a mobile device, you will be prompted to launch P2P Payment.

Online Banking Improvements
A number of issues identified during our roll-out in March were fixed or improved in late April.

Check Numbers
Check numbers for checks cleared on or after April 18, 2018 now appear in the transaction description.

Unsigned Withdrawals
The number of unsigned withdrawals from your savings or money market account is now displayed in the Account Details tab.

Transaction History
Debits are now indicated with a negative sign.

Transaction History Colors (Mobile App)
Credits in the mobile app display in green text, and debits display in black.

Downloading Transactions as a CSV File
Debits are indicated with a negative sign, and transaction types are noted.

Loan Payment Totals
The loan payment transaction detail now lists interest payment amounts and total payment amounts.

Linked External Accounts
If you deleted an account you had previously linked, you are able to set up the link again.

Quicken®
The Quicken download issues have been resolved. For detailed instructions on connecting Quicken to your SLFCU accounts, visit slfcu.org/UpgradeDetails and click the Quicken section. Quicken and the Quicken logo are trademarks or registered trademarks of Intuit Inc. in the United States and other countries.

Requesting a Wire Transfer
Select the Message Center widget on your mobile device or select Messages in the drop-down menu in the upper right next to your name when you’re using a computer. Click Compose for a selection of message templates, including wires. Provide the information noted in the template to request a wire transfer.

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You may also use our message templates within the Message Center to make a payment or deposit, request a statement or check copies, provide a temporary address, request a cashier’s check, and more.

Searching for a Transaction

When you are searching for specific account activity, select your account, then click the funnel icon to see your search options. On a computer you will have more filter options than on a mobile device, including date range, check number, and description.

Managing Your Settings

Go to the Settings section to manage your online banking experience. Log in from a computer and select Settings from the drop-down menu in the upper right next to your name.

Within this area, you may:

• Set up two-factor authentication and update your security questions.
• Rearrange your widgets so the functions you use most often are easily accessible.
• Update your contact information. Changes you make here are updated in SLFCU’s account system.

• Set up account alerts. Please note that this functionality has not yet been enabled.
• Customize your accounts with nicknames and color coding, set which accounts are visible on the dashboard, and delete linked accounts.
• Select a background theme.

For an overview of this area, watch the Widgets & Settings video at slfcu.org/UpgradeVideos. Limited settings are available on mobile devices; choose Settings from the menu.

Get a smarter home loan with SLFCU.

Low payments and great service
Learn more at slfcu.org.

Summer Real Estate Report

“The Albuquerque-area housing market has changed quite a bit in the last year. After many years of being a buyer’s market, sellers can now expect a swing in the other direction,” says HomeAdvantage® agent Jessica Martin of Realty One of New Mexico. “With inventory hovering around 3,000 homes in Albuquerque, Rio Rancho, and the surrounding areas, we are seeing a rise in home prices and multiple offers on listings.”

Median sales in the Albuquerque market have increased 5.6% to $198,000 for single family detached homes. Jessica expects prices to continue to rise.

In California, HomeAdvantage agent Meraj Khan of Better Homes and Gardens Tri-Valley Realty says the Livermore, Pleasanton, Dublin, and San Ramon markets have been robust in early 2018 and seem to be heading toward a busy summer season.

Like Albuquerque, inventory in the Tri-Valley area is low and homes are receiving multiple offers. “Homes that show well and are priced at fair market value receive multiple offers,” Meraj says. “Buyers are bidding as much as $100,000 over the asking price with no contingencies. Most purchases are as is.”

SLFCU Members can buy discounted tram passes. $40 for up to four people.
Call 505.293.0500 or 800.947.5328 or visit any branch to reserve your pass.
*Limited availability.

Summer Real Estate Report

“If you’re in the market to buy or sell a home, register for the HomeAdvantage program for free online access to home listings, with information like neighborhood and school statistics and a list of trusted real estate agents. Plus, receive a cash reward*, equal to 20% of the agent’s commission when you use a HomeAdvantage agent and enroll in the program. Learn more and enroll at slfcu.org/HomeAdvantage.

*Cash Rewards are awarded through the HomeAdvantage program to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Cash Rewards amounts are dependent on the commissions paid to the HomeAdvantage network agent. Obtaining a mortgage or use of any specific lending institution is not a requirement to earn Cash Rewards. If you are obtaining a mortgage, your lender may have specific rules on how Cash Rewards can be paid out. Cash Rewards are available in most states; however, they are void where prohibited by law or by the lender. Please consult with your lender for details that may affect you.
The Benefits of Refinancing Your Auto Loan

In many situations, refinancing your auto loan can help you meet your financial goals or save you money. Here are three reasons members decide to refinance their auto loans from other lenders with SLFCU.

**Lower Your Monthly Payments**
If you need lower monthly payments to make some room in your budget, taking advantage of SLFCU’s low rates or extending the term of your loan can help. SLFCU is currently offering rates as low as 3.00% APR for up to 72 months for used vehicles and up to 84 months for new vehicles.*

**Pay Less in Interest; Pay Off Your Loan More Quickly**
Refinance your auto loan to take advantage of lower interest rates and save on the total amount of interest you’ll pay over the life of the loan. You could also opt for a shorter loan term to save on the total interest you pay.

Since SLFCU does not charge a penalty for paying off your loan early, many members choose a longer term with lower monthly payments with the intent to make larger payments each month. They generally pay less interest in the long run and can revert to making their regular monthly payment if they have unplanned expenses.

Get Better Service
Managing your auto loan at SLFCU is easy and convenient, and you’ll receive the same great service you expect from SLFCU. You can see your loan balance and payments by logging in to online banking or our mobile app. Making payments is as simple as transferring money from your SLFCU savings or checking account, and we also offer other convenient payment options.

**Refinancing Your Auto Loan is Easy**
You can apply online, call 505.293.0500 or 800.947.5328, or visit any branch.

Here are some tips to make the process even easier:

- Before you apply, call your existing auto lender and ask for your 10-day payoff amount as well as any payoff instructions they may have.
- Have your vehicle year, make, model, mileage and VIN number readily available. We will need this information during the application process or soon thereafter.

By Dagny Cosby

*Annual Percentage Rate effective 5/18/2018. Offer applies only to loans new to SLFCU. Available rate is based on credit history and may be higher than rate listed here. Not everyone will qualify for the lowest rate. Rate subject to change without further notice. The maximum loan term available for a new auto, defined as being from the current or previous two model years and having less than or equal to 25,000 miles, is 84 months. All loans subject to approval based on credit.

Smart Ways to Pay for College

**Loans for Current or Prospective Students**
SLFCU can help bridge a funding gap when school grants, scholarships, and government loans don’t cover the entire cost of attending college. You can apply for an SLFCU private student loan anytime you need it, and it can help pay for tuition as well as other qualified expenses such as textbooks, housing, computers, and even food.

Borrow as little as $2,000 or as much as the cost of annual attendance (minus financial aid) for a maximum value of $120,000 in undergraduate loans or up to $160,000 in graduate loans. Choose the payment option that best fits your budget, including interest-only payments or $25 monthly payments while you’re in school. We offer lower rates for good grades and a 0.25% interest discount for setting up automatic loan payments.*

**Consolidation Loans for Grads**
SLFCU may be able to reduce your loan payments through consolidation if you’re carrying high-rate loans. Consider this option if you have an undergraduate loan disbursed when rates were higher or a private student loan with a higher rate.

Consolidation could also be a good choice if you have a number of student loans from different lenders. The total amount of your multiple monthly payments may be reduced, and you’ll enjoy the simplicity of one monthly payment. Borrow as little as $7,500 or as much as $100,000 for undergraduate loans. Or you could borrow up to $150,000 for a combination of undergraduate and graduate loans.

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

Learn more or apply today at slfcu.org/StudentLoans.

*Variable rate loan. Special conditions apply. If you enroll in automatic monthly payments from a personal checking or savings account to pay principal and interest amounts that are due, the margin will be reduced by 0.25%, subject to the floor interest rate of 4.0%. This rate reduction will be removed and the rate will be increased by 0.25% upon any cancellation or failed collection attempt of the automatic payment and will be suspended during any period of deferment or forbearance. As a result, during the forbearance or suspension period, and/or if the automatic payment is cancelled, any increase will take the form of higher payments. Rates and approval are based on credit history; applying with a cosigner can increase your likelihood of approval and may result in a lower loan rate. Check with the credit union for details.

By Judy Ruiz
**Kirtland Branch Restricted Access Procedures**

SLFCU members who need to access the SLFCU branch on Kirtland Air Force Base (KAFB) are required to request and obtain a Defense Biometric Identification System (DBIDS) pass, and their access to KAFB must be sponsored by an employee of SLFCU’s Kirtland branch.

**Request Sponsorship**

Sponsorship requests must be received no later than noon of the prior business day, Monday through Friday. Same-day requests cannot be accommodated. Members will be required to provide SLFCU with their full name, date of birth, phone number, issuing state of driver’s license, and the time and date when the member plans to arrive on KAFB. Access to the base is permitted only for members planning to visit the Kirtland branch for SLFCU business purposes; each individual who plans to visit must submit a separate request. The branch is open Monday-Friday; for branch hours, visit slfcu.org/locations.

**Obtain DBIDS Pass**

Upon approval from KAFB, the DBIDS pass will be issued through the Truman Visitor’s Center at the Truman Gate located at Truman & Gibson, just west of San Mateo. In order to receive the pass, members must provide a valid driver’s license or government-issued ID, proof of vehicle registration, and proof of insurance at the gate. If a member is walking or biking onto the base, a valid government-issued ID is still required.

If you need to request a DBIDS pass or have questions, please call 505.293.0500 or 800.947.5328.

By Stephanie Romero

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**Dollars & Sense**

**Online & Mobile Banking Tips**

**Summer Real Estate Report**

**The Benefits of Refinancing Your Auto Loan**

**Social Security and Your Retirement**

Transforming Social Security into a winning retirement strategy

**Tuesday, June 26 • Noon - 1:00 p.m. • Tech Park**

5:30 - 6:30 p.m. • Juan Tabo

* Representatives are not tax advisors or Social Security experts. For information regarding your specific tax situation, please consult a tax professional. To discuss your specific Social Security Administration benefits, please contact the SSA office in your area.

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**On the Calendar**

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

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**Independence Day**

**Wednesday, July 4 • All Branches Closed**

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**SLFCU Safe Deposit Boxes**

An SLFCU safe deposit box is a great option for safely and securely storing important documents and items like property deeds, birth certificates, or family heirlooms. If you’re visiting the Kirtland branch to use your safe deposit box, consider getting a box at a more accessible branch. All SLFCU branches offer safe deposit boxes for an annual rental fee; availability varies by branch. If you are interested in renting a safe deposit box, please call 505.293.0500 or 800.947.5328 for information about availability.