

ON TRACK.

Your Quarterly Membership Newsletter



Santa Fe
FEDERAL CREDIT UNION

Winter 2021



AUTO RATES
AS LOW AS
1.75%
APR*

PLUS qualified
borrowers get
**NO PAYMENTS for 90
Days!**

*APR = Annual Percentage Rate. All loans subject to Santa Fe FCU lending policies. With approved credit. Not valid to refinance existing SFFCU loans. Interest will accrue daily during the no-payment period. No Payments for 90 days for qualified borrowers in A, B, and C credit tier only. Offer, rate, and term are subject to change. Sample payment: 1.75% APR for 36 months is \$28.53 per \$1000 borrowed.

visit www.santafefcu.com/promo
for details



**MAKE
MONEY
MOVES**

USE BILL PAY TO:

**TRANSFER MONEY TO AND FROM YOUR
ACCOUNTS AT OTHER FINANCIAL
INSTITUTIONS**

SEND MONEY TO FRIENDS AND FAMILY

PAY YOUR BILLS, ALL IN ONE PLACE

**FREE FOR MEMBERS WITH A SFFCU
CHECKING ACCOUNT**

Branch Update

We appreciate your patience as we worked to keep our credit union staff and members as safe as possible through the COVID-19 pandemic. We will continue to obey state and local health ordinances while still serving you to the best of our ability. During this time, we encourage you to utilize our online banking, phones, and drive-up.

ELECTRONIC SIGNATURE AVAILABLE

EASILY sign member documents, loan documents, or disputes with our electronic services!

If you have been thinking about opening a checking account or getting a new loan, you can do it all from the comfort of your couch!



MEMBERSHIP NOTICES

WE RESPECT YOUR RIGHT TO PRIVACY

For access to our Privacy Policy, go to www.santafefcu.com or send us a request for the complete privacy policy to:

Santa Fe FCU
PO Box 15088
Amarillo, TX 79105

STAYING SAFE

If you are entering our lobbies, please understand that a face mask will be required. If you feel sick, please stay home and utilize our online banking or call us for your banking needs.

3 WAYS TO MAKE THE MOST OF A TAX RETURN

1.) Pay off debt. Putting a large chunk of your tax return towards high-interest debt will save you money on interest and free up money in your monthly budget! Using the snowball method, you would pay off your smallest debt first and then put that money towards the next smallest debt. Once you get your snowball rolling, you'll be debt free in no time!

2.) Save it for a rainy day. If 2020 taught us anything, it's that being prepared for the future (and not running low on toilet paper) is important. Putting your tax return in a savings account can help you build a solid emergency fund for any curve balls that may come your way.

3.) Invest it. Whether you want to dabble in the stock market or put it in your retirement account, investing your money wisely will typically lead to you having more money in the future!

STUDENTS 12-18 GET PAID FOR GOOD GRADES.

WITH A STUDENT CHECKING ACCOUNT
[SANTAFECU.COM/STUDENTS](https://santafefcu.com/students)

Transfer money to and
from your other bank
accounts.

FOR FREE.

Select 'I Want to...' in the Bill
Pay tab of the Mobile App
to get started!

LONGING FOR THAT DREAM KITCHEN?

It could be possible
with a Home Equity
Line of Credit

Apply Online
santafefcu.com/HELOC

TEXAS ONLY
ASK A LOAN OFFICER FOR DETAILS



WAITING FOR A STIMULUS CHECK?

Visit the [irs.gov](https://www.irs.gov) website and click 'Get My Economic Impact Payment' to see the status of your stimulus check!



Checking Accounts For The Whole Family.

Checking accounts that have everything you need, without all the fees.

Your Team

Board of Directors

Tyler Allen
Lewis Brown
Larry Fassauer
Collin Fowler
Dennis Mustoe
Mike Poole
David Reese
Anna Thoreson
Billy West

Supervisory Committee

Amarillo
Darrell Hanks
Dusty Kemp
Ricky Luman

Albuquerque
Patrick Perea

Contact your Supervisory Committee with any ideas, questions, or concerns by mailing a letter to
PO Box 2672
Amarillo, TX 79105

PROTECTING YOURSELF

Unfortunately, with harder financial times also come big scams. Ensure that you are only putting your debit/credit card information into safe and secure websites. Look for: a lock icon to the left of the website in the address bar, a website that starts with <https://> (the s is the important part), and a privacy policy. While this may not prevent all online fraud, it can deter quite a few scammers from getting your information!

LOCATIONS

Amarillo

Downtown Branch
1422 S. Harrison St
Amarillo, TX 79101
Phone: 806-373-0736
Fax: 806-322-0062

Hillside Branch

7600 Hillside Rd
Amarillo, TX 79119
Phone: 806-373-0736
Fax: 806-373-0767

Hours

Lobby: 9:00AM-5:00PM M-F
Drive-Up: 7:30AM-6:00PM M-F

Albuquerque

7101 Jefferson St NE
Albuquerque, NM 87109
Phone: 505-345-6450
Fax: 505-344-6439

Hours

Lobby: 9:00AM-5:00PM M-F
Drive-Up: 9:00AM-6:00PM M-F

All Branches (Toll Free)
1-800-733-2804



HOLIDAYS/CLOSURES

January 18th
Martin Luther King, Jr. Day

February 15th
President's Day



Santa Fe
FEDERAL CREDIT UNION



All funds are federally insured up to \$250,000 by National Credit Union Administration. All loans are subject to credit approval and information may be reported to the credit bureaus. For further information, please visit www.santafefcu.com