

# ON TRACK.

Your Quarterly Membership Newsletter



**Santa Fe**  
FEDERAL CREDIT UNION  
Winter 2026



APPLY HERE!

AUTO LOAN **RATES** AS LOW AS

**3.99%**  
APR

FOR UP TO 72 MONTHS WITH APPROVED CREDIT



All loans are subject to Santa Fe Federal Credit Union lending policies. Rates are based on your individual credit score and the term of the loan.  
\*APR = Annual Percentage Rate. Offer not valid for refinancing existing SFFCU loans. Rates are subject to change at the discretion of Santa Fe Federal Credit Union.



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## Capital FCU Merger FAQs

The merger between Santa Fe Federal Credit Union and Capital is officially complete, and we're thrilled about the exciting opportunities this brings to our members! For more details or any questions, simply scan the QR code or visit our merger info page, where you'll find helpful information and easy ways to reach us. We're so grateful to have you as a valued member and can't wait to move forward together!



<https://www.santafefcu.com/about-us/help/sffcu-capital-fcu-frequently-asked-questions>



**Johnny Harris**  
VP of Business Development



## *Tech Services*

Behind the scenes at SFFCU, our Tech Services department keeps technology running smoothly, protects sensitive information, and provides essential support that helps our entire team better serve our members.

*Save the Date*

# *Annual Meeting*

**Saturday, March 7th 2026**

**11:00am - 12:30 pm**

**Polk St Methodist Church**

**in the Christian Life Center Great Hall**






# TIPS TO PREPARE FOR THE NEW YEAR

- 1.) Make a plan. What are your goals or plans for 2026? Do you want to buy a house, take a trip, or replace an appliance? Determine the costs associated with those items and work them into a realistic budget so you can start planning for those things now
- 2.) Check on your accounts. A new year is a great time to pull your credit reports, evaluate your 401Ks and investment accounts, and look through statements to determine if you are paying for any fees or subscriptions you no longer need.
- 3.) Cancel unnecessary subscriptions. If you're paying for streaming, delivery, or any other kind of subscription that you're not getting the full benefit out of, the new year is a great time to cancel those items. Put those funds you were spending into a savings account or use it to pay for a service you know you will use more often!

## Using Shared Branching

Find a branch, **WHEREVER** you are!

- Locate a CO-OP Shared Branch at [www.SantaFeFCU.com](http://www.SantaFeFCU.com)
- The credit union's tellers can handle your transactions, including: check deposits, cash deposits/withdrawals, and loan payments.
- You MUST know your Santa Fe FCU five digit account number. If you are unsure of this number, you can find it by logging into online banking. Click on your 01 Share Savings account, then click the  icon to view.
- Please tell them your credit union is located in Amarillo, TX. The Shared Branch system requires the main location for each credit union. You must have a valid driver's license or government-issued ID.
- The following will not be available via shared branching: new loans, debit cards, account issues, loan issues, HELOCs, IRAs, Certificates of Deposit, and more. Please contact us for those transactions.

## SFFCU in our community

### 2ND ANNUAL SFFCU TRUNK OR TREAT



### AMARILLO BOO AT THE ZOO



### DOD EVENT AMARILLO, TX





# SAVING TIP

The new year is a good time to look at your priorities and determine where you can put your money to make sure you reach your financial goals. Sometimes the best way to save money is by simply not spending it on things that don't align with your goals. This may mean declining invitations, spending more time at home, or avoiding "in the moment" purchases.



## Your Team

### Board of Directors

Lewis Brown  
Angie Foster  
Dusty Kemp  
David McCauley  
Tim McCauley  
Daniel Martinez  
Dennis Mustoe  
Mike Poole  
David Reese  
Anna Thoreson  
Billy West

### Supervisory Committee

Robert Mitchell  
Patrick Perea  
Joe Martin  
Archie Summers  
Mike Cox

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

## SCHOLARSHIP APPLICATION

For graduating high school seniors or currently enrolled college students that are members.

**OPENS 1/16/26**

Learn more: [www.santafefcu.com/scholarship](http://www.santafefcu.com/scholarship)

## 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**  
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) 345-6450

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

**Borger**  
1051 N Florida St  
Borger, TX 79007  
Phone: 806-273-9506  
Fax: 806-273-3427

**Hours**  
Lobby: 9:00AM-5:30PM M-F  
Drive-Up: 9:00AM-5:30PM M-F

**Pampa**  
1939 N Hobart St.  
Pampa, TX 79065  
Phone: 806-688-7041  
Fax: 806-273-3427

**Hours**  
Lobby: 8:00AM-5:00PM M-F  
Drive-Up: 8:00AM-5:00PM M-F

**Lubbock**  
4210 50th St Suite E  
Lubbock, TX 79413  
Phone: 806-642-4400

**Hours**  
Lobby: 8:00AM-5:00PM M-F  
Drive-Up: 8:00AM-5:00PM M-F

Downtown Branch  
TEMPORARILY CLOSED

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

## HOLIDAYS/CLOSURES

**January 19th**  
Martin Luther King Jr day

**February 16th**  
Presidents day

## RATE AND FEE SCHEDULE:

We have updated our Rate and Fee Schedule.  
View it at:  
[www.santafefcu.com/fees](http://www.santafefcu.com/fees)



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](http://www.santafefcu.com)

 **Follow us on Social Media!**  
