

ON TRACK.

Your Quarterly Membership Newsletter



Santa Fe
FEDERAL CREDIT UNION

Fall 2022

FOOTBALL FRENZY!

Use your SFFCU debit card and
you could win!

Monthly and grand prizes!

Learn More

www.santafefcu.com/cardpromo

**Peace of mind in an
uncertain market**

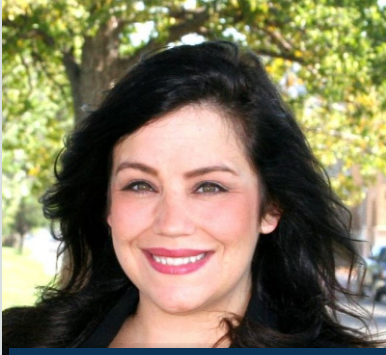
IRA RATES

2.50%
APY*

*APY = Annual Percentage Yield. Insured by NCUA. Rate effective 10/3/2022 and is subject to change.

MEET THE STAFF

HILLSIDE BRANCH MANAGER



SARENA CARPENTER

ALBUQUERQUE BRANCH MANAGER



MONICA CHAVEZ

HARRISON BRANCH MANAGER



MISTIE ALLISON

SAVE THE DATE

EMPOWER
YOUR FINANCIAL FUTURE
WITH A CREDIT UNION™

International Credit Union Day
October 20th, 2022

*Hospitality
Day*

December 16th
11:00AM - 2:00PM
All Branches

Join us for snacks, goodies, &
Christmas cheer

**We do
mortgages.**



3 TIPS TO BATTLE HIGH INFLATION

1.) Buy in Bulk. If you have the freezer space, buying larger quantities or being able to pick up food when it's on sale can really help you pinch pennies. Plus, if you have a week when you're short on funds, the freezer can serve as your own little food savings account!

2.) Cut Wasteful Spending. Whether it's canceling streaming services that you don't use or making sure you plan out your meals so food doesn't go to waste in the back of your fridge, making small changes can really ensure that the money you do spend benefits you and your family.

3.) Look for deals. Sure, it doesn't seem like much is on sale right now, but buying meat on sale or in-season vegetables can definitely help your grocery bill. Frozen items may also be more cost-effective than fresh ones and will last longer. There are also plenty of money saving apps out there, like Ibotta or Upside to help you save some money!

LOCATIONS WHERE YOU NEED THEM.

Learn more about CO-OP
Shared Branching



www.santafefcu.com/coop

Wish List Wednesday

Get everything on your Black Friday Wish List!

CREDIT SCORE	MAX AMOUNT*	APR*	ESTIMATED PAYMENT
A (720+)	\$2,000	5%	\$172/mo
B (660-719)	\$1,500	5%	\$129/mo
C (600-659)	\$1,000	5%	\$86/mo
D (599-Below)	\$500	5%	\$50/mo

Must have a checking account, debit card, and payroll deduction to qualify. Apply from 11/1-11/23, all loans will be funded in your account at 5:00 pm on 11/23.

*APR = Annual Percentage Rate. Loan amount is based on credit worthiness and unsecured aggregate of current loans.

CREDIT BUILDER LOAN

We understand that getting credit when you have no credit can be difficult. Our Credit Builder Loan is here to help with loans up to \$1500! With this special loan, you will get half of the loan amount into your account and the other half in a 12-month CD. When you have responsibly paid off your loan, you will have a better credit history and money saved in your CD! Learn more at santafefcu.com/creditbuilder or speak to a loan officer today!



Your Team

Board of Directors

Lewis Brown
Larry Fassauer
Angie Foster
Dusty Kemp
Dennis Mustoe
Mike Poole
David Reese
Anna Thoreson
Billy West

Supervisory Committee

Mike Blevins
Sandy Bertrand
Daniel Martinez
Patrick Perea
John Simms

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

Qualified Borrowers* Get
**NO PAYMENTS
FOR 90 DAYS!**
ON CARS & TRUCKS 2017 OR NEWER

*A, B, and C credit tiers only. Not valid on internal refinances.
Verification of income may apply.

APPLY ONLINE!

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-5:00PM M-Th
9:00AM-6:00PM F

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



HOLIDAYS/CLOSURES

October 10th
Columbus Day

November 11th
Veteran's Day

November 24th
Thanksgiving Day

December 26th
Christmas Day (observed)

January 2nd
New Year's Day (observed)



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