

ON TRACK.

Your Quarterly Membership Newsletter



QUALIFYING AUTO LOANS GET

**NO
PAYMENTS
FOR
90
DAYS!**

**SCAN CODE TO
APPLY NOW**



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 to refinance existing SFFCU loans.

*Get everything on your Black
Friday Wish List!*

*Wish list
Wednesday*

CREDIT SCORE	MAX AMOUNT*	APR*	ESTIMATED PAYMENT
A (720+)	\$2,000	10%	\$176 / mo
B (660- 719)	\$1,500	10%	\$132 / mo
C (600-659)	\$1,000	10%	\$88 / mo
D (599-Below)	\$500	10%	\$55 / mo

Must have a checking account, debit card, and payroll deduction to qualify. Applications will be accepted 11-01-24 - 11-27-24 at noon. Accounts will be funded 11-27-24 at 5:00pm

INTERNATIONAL CREDIT UNION DAY 2024

Join us for International Credit Union Day!

Thursday October 17th, 2024
11:00AM-2:00PM

Stop by your favorite branch for snacks,
goodies, and credit union fun!

Hospitality Day

December 20nd
11:00am - 2:00pm
All Branches

Join us for snacks, goodies
& Christmas cheer

SFFCU updates

WE'VE BROKEN GROUND!



Construction has officially begun on our new downtown Harrison branch!

Stay tuned for updates as we build a space that will bring us all closer together.

Thank you for your continued support and enthusiasm as we embark on this new chapter!

Thank you to all our members for your patience and support!

TIPS TO PREPARE FOR HOLIDAY SHOPPING

- Set a budget. It's easy to get carried away buying gifts, but set a budget for each person you're shopping for and keep track of what you spend. This can help you stick to your overall budget and make sure you're starting the new year on the right foot.
- Start early. If you start your shopping now, it will help avoid feeling so stressed out in December. If you don't want to purchase items yet, you can start putting what you would have spent into a savings account!
- Simplify your gifting. Focus on gifting the items you know they really want and minimize gifts that you think may not get much use. Finding the perfect gift for someone is easier said than done, but putting the focus on the meaning of the holiday and family time can really help! Many families use the 'Something you want, something you need, something to wear, and something to read' gifting method.

Using Shared Branching

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

- Locate a CO-OP Shared Branch at 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

FILL WITH HOPE GOLF TOURNAMENT



MEMBER APPRECIATION DAY



TRI STATE FAIR PARADE



SAVING TIP

Sometimes it can feel like there's no money left at the end of the month to put anything into savings. We recommend 'Paying Yourself First' by saving before focusing on anything else. Be realistic with your savings goal and set yourself up for success by creating a good budget!



Debit Card Rewards

- Every Santa Fe FCU debit card is automatically enrolled
- You will earn points for debit card transactions
- Earn even more points by running your debit card as a signature-based transaction
- There are no limits on the amount of points you can earn!



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

Mike Blevins
Sandy Bertrand
Robert Mitchell
Patrick Perea
Joe Martin

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

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

Downtown Branch
TEMPORARILY CLOSED

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

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

HOLIDAYS/CLOSURES

October 14th
Columbus Day

November 11th
Veterans Day

November 28th
Thanksgiving Day

December 24th
Christmas eve closed early

December 25th
Christmas Day

January 1st
New Year's Day



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



Follow us on Social Media!