

ON TRACK.

Your Quarterly Membership Newsletter



Santa Fe
FEDERAL CREDIT UNION

Spring 2024

SPRING INTO A GREAT RATE!

RATES AS LOW AS

5.75%

ANNUAL PERCENTAGE RATE

*With approved credit. Learn more at santafefcu.com/auto. Sample payment: 5.75% APR for 36 months is \$30.32 per \$1000 borrowed.

HOME EQUITY LINE OF CREDIT

TAP INTO YOUR HOME'S EQUITY FOR
DEBT CONSOLIDATION
HOME PROJECTS
POOLS & MORE

Learn more: www.santafefcu.com/HELOC



Texas properties only. \$300 origination fee. All loans subject to SFFCU lending policies. Proof of income will be required. HELOC minimum: \$10,000. Ask a loan officer for details.

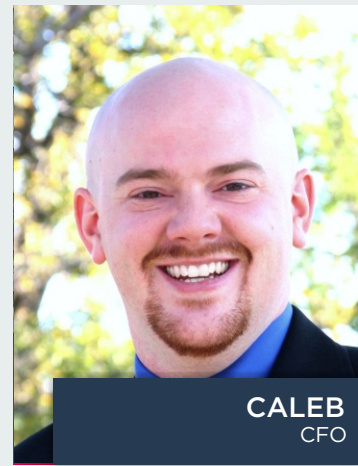
EXECUTIVE STAFF



STEVEN
PRESIDENT & CEO



TAMMY
EVP/COO



CALEB
CFO

CU UPDATES

The Harrison branch is temporarily closed as we have started the demolition and construction process. We are looking forward to opening a brand-new Harrison branch in 2025!



SHARED BRANCHING

You have the ability to do simple transactions, like cash and check deposits, withdrawals, and loan payments at participating credit unions.

Santa Fe FCU members get access to over 5,000 branches nationwide.

**FIND A BRANCH,
WHEREVER YOU ARE**

Join us Friday, May 3rd!
11AM-2PM
All Branches



FIND A BRANCH
[www.santafefcu.com/
sharedbranch](http://www.santafefcu.com/sharedbranch)



3 TIPS TO BUDGET BETTER

1.) Find out what you spend. Keep track of everything you spend money on and make them line items in your budget. Go through your statements and ensure you are tracking every dollar so you can get the most accurate numbers.

2.) See where you can save. You may be surprised at how much you spend in certain categories. \$5 at a convenience store doesn't seem like much, but if you go every day that's \$150/month! Groceries, restaurants, and personal items are typically the easiest items to start saving on.

3.) Be Realistic. Sticking to your budget is far more attainable if you allow yourself some room for wants. Much like a diet, if you try to "starve" yourself on a budget, you will usually end up giving up and not reaching your goals.



VACATION LOANS FOR ALL OF YOUR ADVENTURES

RATES AS LOW AS
11.5%
ANNUAL PERCENTAGE RATE

*With approved credit. Learn more at santafefcu.com. Sample payment: 11.5% APR for 36 months is \$26.09 per \$1000 borrowed.



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

SAVING TIP

Warmer weather brings more time for adventures and fun times with friends and family, but it also brings more opportunities to spend money. If you're looking for cheap or free ways to spend your time, check out your local parks and other events happening around your community!



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

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

DEBIT CARD REWARDS

SPEND \$3,000

AND

EARN 1,000
BONUS POINTS

APRIL 1ST - JUNE 30TH

WWW.SANTAFECU.COM/REWARDS

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

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

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

HOLIDAYS/CLOSURES

May 27th
Memorial Day

June 19th
Juneteenth

July 4th
Independence 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