# ON TRACK. Your Quarterly Membership Newsletter



# REWARDS CHECKING

USE YOUR SANTA FE FCU DEBIT CARD AND GET REWARDED!



Learn more and check your points balance: www.santafefcu.com/rewards

# STUDENT LOAN REFINANCE

GET A PAYMENT THAT WORKS FOR YOU

Choose between a variable or fixed rate loan with terms up to 15 years. Complete your application online in under 5 minutes!

Learn more and apply: www.santafefcu.com/studentloans

All loans with approved credit.



#### **EMPLOYEE PROMOTIONS**







### SAVE THE DATE

2024
ANNUAL
MEETING!

Saturday, March 30th - 11:00AM - 12:30 PM

Amarillo High School Cafeteria



## NEW ATMS ADDED

#### BORGER

Wildcatter's Bowling 1501 S Main St United Express 1500 W Wilson St

#### PAMPA

Top Value Foods 300 E Brown St

#### **PANHANDLE**

Panhandle Country Club 100 Pecan Ave

FIND MORE ATMS AND SHARED BRANCHES:

www.santafefcu.com/atm



# 3 TIPS TO START THE NEW YEAR OFF RIGHT

- 1.) Make a plan. What are your goals or plans for 2024? 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!





## WE RESPECT YOUR RIGHT TO PRIVACY.

For access to our Privacy Policy, go to www.santafefcu.com and click on 'Privacy Policy' at the bottom of the screen. You may also send us a request for the complete Privacy Policy to:

Santa Fe FCU PO BOX 15088 Amarillo, Tx 79105



## **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.



#### **CREDIT BUILDER LOANS**

MADE FOR THOSE WHO ARE LOOKING TO INCREASE THEIR CREDIT SCORE

**LOANS UP TO \$1500** 

HALF OF THE LOAN GOES INTO YOUR ACCOUNT. THE OTHER HALF IS PLACED IN A 12-MONTH CD FOR YOU TO ACCESS AFTER THE LOAN IS PAID OFF

LEARN MORE: SANTAFEFCU.COM/CREDITBUILDER

All loans are subject to approval. Must be employed with provable income for at least 6 months. A \$25 application fee is required. Visit the website for more details.



#### **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

# **HARRISON BRANCH**

We have secured a location for our temporary Harrison Branch. We are currently waiting on our permit applications to be approved so we can continue with the process of getting the temporary location ready to serve members. We appreciate your patience during this process and are still looking forward to opening a new Harrison branch at the current location in 2025.

#### 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

#### **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



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

#### HOLIDAYS/CLOSURES

**January 15th** Martin Luther King Jr. Day

> February 19th President's Day

#### RATE AND FEE SCHEDULE:

We have updated our Rate and Fee Schedule. View it at: www.santafefcu.com/fees