

# ON TRACK.

Your Quarterly Membership Newsletter



**Santa Fe**  
FEDERAL CREDIT UNION

Fall 2023

Qualified Borrowers\* Get

*No payments for*

**90**  
*Days*

ON CARS & TRUCKS 2018 OR NEWER

Ends 11/30/23

\*With approved credit. No payments for 90 days only available to those in the A, B, and C credit tiers. Only available on loans refinanced from other financial institutions and new purchases. All loans subject to Santa Fe FCU lending policies, proof of income may be required.

*Wish List*  
*Wednesday*

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

## Get everything on your Black Friday Wish List!

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. Apply from 11/1-11/22 at noon, all loans will be funded in your account at 5:00 pm on 11/22.



# MEET THE STAFF - TELLER SUPERVISORS



## JOIN US

# INTERNATIONAL CREDIT UNION DAY

Join us for International Credit Union Day!

Thursday October 19th, 2023  
11:00AM-2:00PM

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

## HARRISON BRANCH UPDATE

The Harrison Branch will remain drive-up only.

We are preparing to rebuild the building and securing permits for our temporary location.

Please stay tuned for updates and we appreciate your patience!

## Hospitality Day

December 22nd  
11:00AM - 2:00PM  
All Branches

Join us for snacks, goodies, & Christmas cheer



# 3 TIPS TO PREPARE FOR HOLIDAY SHOPPING

1.) **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.

2.) **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!

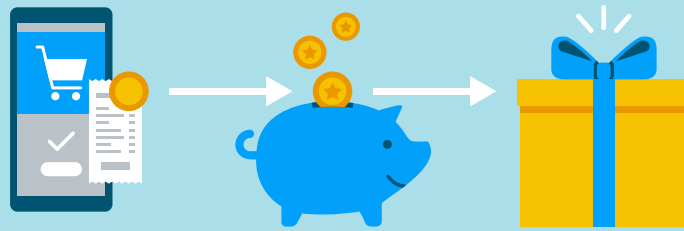
3.) **Simplify your gifting.** Focus on gifting the items you know they really want and minimize gifts that you think may not get much use. Finding the perfect gift for someone is easier said than done, but putting the focus on the meaning of the holiday and family time can really help! Many families use the 'Something you want, something you need, something to wear, and something to read' gifting method.

**FIND A BRANCH,  
WHEREVER YOU ARE.**

[WWW.SANTAFECU.COM/ATM](http://WWW.SANTAFECU.COM/ATM)

## NEW REWARDS CHECKING

- Use your SFFCU Debit Card and earn points automatically!
- Earn double points now through the end of the year!
- Redeem for cash back, gift cards, and more!



**Learn more and check your points balance:**  
[www.santafecu.com/rewards](http://www.santafecu.com/rewards)



# SAVING TIP

Saving money might feel like it's impossible lately, but small changes can add up! You can automate your savings through our online banking to send money to your savings account every week or however often you would like! Giving up small items like coffees, streaming subscriptions, and fast food can also help add to your savings!



## 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  
John Simms

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

## CREDIT WORKSHOP

Tuesday, October 17th  
6:00PM-7:00PM  
Hillside Branch



Join us for a free credit workshop, everyone is invited to attend! We will learn the basics of credit and steps to improve credit scores.

As a special incentive to members, we will refund one late fee or overdraft fee that you have incurred in the past 90 days if you RSVP and attend.

Please RSVP to: [marketing@santafefcu.com](mailto:marketing@santafefcu.com)

## WE'RE HERE TO HELP

The current economic environment has brought on a new set of financial challenges for many of our members. If you have questions about your accounts or find yourself having trouble paying your loans please reach out to a Santa Fe FCU representative so we can talk to you about different options!

### 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

### HOLIDAYS/CLOSURES

**October 9th**  
Columbus Day

**November 23rd**  
Thanksgiving Day

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