ON TRACK. Your Quarterly Membership Newsletter



SAVE BIG!

SAVINGS ACCOUNTS

CERTIFICATES OF DEPOSIT

IRAs

Deposit rates are up, check them out today! www.santafefcu.com/save

WELOME TO THE FAMILY!

We are so excited for our merger with Borger Federal Credit Union and are happy to welcome BFCU members to our credit union family! Credit union mergers require a member vote for them to be approved and we're happy to announce that the current members of BFCU approved the vote at a special meeting on November 10th. Borger FCU will retain their name as a subsidiary of Santa Fe FCU.

NCUA

We are excited to welcome our new members!

MEET OUR LOAN OFFICERS



SAVE THE DATE

2023 **ANNUAL** MEETING!

Saturday, March 25th 11:00AM - 12:30 PM Amarillo High School Cafeteria



GET THE MOST OUT OF YOUR MOBILE APP

BILL PAY:

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

SAVVY MONEY

MONITOR YOUR CREDIT SCORE AND GET TIPS ON HOW TO IMPROVE IT!

ACCESS IT FOR FREE INSIDE YOUR ONLINE OR MOBILE BANKING

REMOTE DEPOSIT

DEPOSIT CHECKS RIGHT FROM YOUR MOBILE APP!

VIEW INFORMATION

TAP ON AN ACCOUNT AND THEN THE i SYMBOL TO VIEW YOUR ACCOUNT NUMBER

TAP 'STATEMENTS' TO ENROLL IN AND VIEW E-STATEMENTS

3 TIPS FOR FINANCIAL SUCCESS IN 2023

1.) Think before you buy. Whether you're looking to purchase a vehicle or a new couch, planning for these larger purchases instead of splurging on a whim will help you stay on track. If the large item will require making payments, pay those payments to your savings account for three months before actually making the purchase. This will help you decide if the payments will be manageable before you are actually required to make them.

2.) Cut wasteful spending. We all know that things are more expensive than they used to be, which makes it even more important to ensure everything we buy is going to be put to good use. Take a look at the groceries you buy verses what gets used, how often you actually watch every streaming service you pay for, and compare similar items to save money.

3.) Save what you can. Rising rates make this a great time to open a CD, start an IRA, or just start building up a savings account!



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.

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 BIG

The holidays are over, but that doesn't mean they won't be around again next year. If you felt financially frustrated the past few months, try getting your saving plan in place now! Putting back \$100 a month will net you \$1200 by December. We can even set the saving up on auto transfer so you don't have to think about it!



FIND A BRANCH WHEREVER YOU ARE

We are a part of the CO-OP Shared Branch Network! This allows our members to make basic transactions, like depositing checks, withdrawals, and making loan payments, at participating credit unions.

LEARN MORE AND FIND A BRANCH AT WWW.SANTAFEFCU.COM/SHAREDBRANCH



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

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

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

January 16th Martin Luther King, Jr. Day

> **February 20th** President'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