

Tips for Using SLFCU Automated Phone Banking

SLFCU's automated phone banking system gives members 24/7 access to their accounts. It is designed to provide options based on your specific accounts, allowing you to call and check your account balance or transaction history, make transfers or loan payments, and more.

You will have the following options when you first access the system:

Say "access account" or press 1.

Say "lost card" or press 2.

Say "merchant funds verification" or press 3.

Say "more options" or press 4.

Say "representative" or press 0.

If you want information specific to your accounts, including balance information or to transfer funds between your accounts, select option 1 or say "access account." The options you hear will be unique to you and are based on the products and services you have with SLFCU.

Accessing the System

If you used automated phone banking prior to our upgrade in November 2018 but have not yet logged in to your accounts in the new system, you will need to speak with a representative during regular SLFCU business hours and obtain a temporary PIN prior to using the new system. Once you have logged in, you will be prompted to change the temporary PIN to a number of your choosing.

If you have never used SLFCU's automated phone banking system and would like to enroll, call 505.293.0500 or 800.947.5328 to speak with a representative.

Using Voice or Keypad Commands

Speech recognition allows you to say your desired action instead of selecting menu options using your phone's keypad. However, if the speech recognition system is having trouble understanding you or is hearing background noise, you can place your phone on mute and use the keypad commands instead.

Speaking with an SLFCU Representative

If you are calling only to speak with an SLFCU representative, you can press 0 on your phone's keypad as soon as the system answers. If you prefer speech recognition, you must listen to the greeting first and then be transferred to the Main Menu before saying "representative." The system will say, "Main Menu."

Entering Numbers

When entering an account or amount number into the system, you may press # to signify that you have finished entering digits.

Listening to Transactions

When listening to your transaction history, you can press # to move forward or * to move backward in the history playback.

To learn more about SLFCU's automated phone banking system visit slfcu.org/OnThePhone. To enroll, call 505.293.0500 or 800.947.5328 and speak with a representative. ■



What is Product ID?

Product ID, formerly "type and suffix," is the four-digit number that identifies SLFCU members' sub-accounts, such as individual savings, checkings, term certificates, etc. Members are asked to provide a product ID so we can identify which sub-account you would like to use to complete a transaction.

The product ID is the four-digit number after the dash in the account number. For example, on account 1234567-0001, the product ID is "0001." You can find the product ID on your account dashboard after logging in to online banking. Under the name of each account, you will see the last four digits of your account number followed by the four-digit product ID. You can also find the product ID for your accounts on your statement next to the name of your account. For example, 0001 Primary Savings.

The product ID is required when performing or scheduling transfers in online banking, and should be entered without dashes, "0001" and not "00-01." If you have any questions about how to identify the product ID for your accounts, call us at 505.293.0500 or 800.947.5328, send a secure message in online banking, or visit any branch. ■

Joint Account Access in Online Banking

Based on member feedback, we are currently working to allow joint owners on personal accounts the ability to see and transact on those accounts in online banking. More information about this feature will be shared as we get closer to launching this capability. If you have questions, please visit any branch or call us at 505.293.0500 or 800.947.5328.

Planning for Travel with Your SLFCU Credit or Debit Cards

While you may have done a fair amount of planning before booking your vacation, it's also important to make a plan for using your SLFCU credit or debit card while you are away from home.

All SLFCU credit and debit cards are protected by a system that detects unusual patterns of activity and may block transactions outside of your usual spending patterns or home area. In most cases, you will receive a call to verify the transaction is legitimate. You can avoid unnecessary interruptions during your vacation by following these tips.

Notify SLFCU of your travel dates and destinations.

We will make a note on your account, which can help ensure transactions are approved and minimize fraud verification phone calls.

Notify us by calling 505.293.0500 or 800.947.5328, sending us a secure message in online banking, or by visiting any branch.

We will need to know which SLFCU debit or credit cards you plan to use, which states or countries you plan to visit, dates of travel, and how we can reach you while you are away.

We recommend notifying us at least 24 hours prior to your departure.

Ensure your mobile phone is listed as your primary contact number.

If there is a question about activity on your account, we will call you for verification.

You can view or change your primary contact number in our mobile banking app or by logging in to online banking at slfcu.org. Your contact information can be viewed under Settings > Contact.

If you will be out of reach by phone and are using your SLFCU debit card while traveling, consider adding an authorized alternate contact to your account. This should be someone

you trust to approve or deny purchases and who can get in touch with you regarding any issues that may arise. To add an alternate contact, please speak with an SLFCU representative.

Know your PIN.

Many foreign merchants have structured their payment terminals to only accept PIN transactions.

If you do not know your debit card PIN, please visit any SLFCU branch before your trip to reset it.

To obtain or change a PIN for your credit card, please call 888.886.0083.

Know which ATMs you can use.

SLFCU members have access to more than 28,000 surcharge-free ATMs throughout the United States with the CU Anytime and CO-OP ATM networks. Visit slfcu.org/Locations to quickly find ATMs while traveling.

Links to Visa® and Mastercard® Global ATM Locators are also available at slfcu.org/Locations in the Additional Locators section.

Learn about the travel features and benefits included with your SLFCU credit or debit card.

Depending upon which card you carry, your SLFCU credit or debit card may have extra features and benefits that can be helpful while you are away from home.

From travel accident insurance and emergency services to a 24-hour concierge service that can assist you with making dinner reservations, understanding all the benefits of your SLFCU credit card can help you make the most of your vacation. Visit slfcu.org/DebitCard or slfcu.org/CreditCards to learn more. ■

Finance Your Next Vehicle with SLFCU in Four Easy Steps

If you're thinking about buying a new or used vehicle, financing it through SLFCU is easier than you may think. Here are four steps to make buying your next vehicle as smooth as possible:

1. Get pre-approved.

Getting pre-approved before you start shopping for a vehicle gives you the advantage of knowing how much vehicle you can afford before you head to the dealership. If you apply online at slfcu.org, it's possible to get approved in as little as 15 minutes, and pre-approvals from SLFCU are valid for 45 days. So even if the vehicle you are interested in doesn't work out, you can keep looking without having to re-apply.

2. Find your vehicle.

You can shop for your vehicle at a dealership, at CU Auto Sales in Albuquerque, or with a private seller and still secure your financing with SLFCU. If you find the vehicle you want at a dealership, apply online at slfcu.org or let them know you are an SLFCU member and would like to finance your new vehicle with SLFCU.

If you plan to purchase through a private party, SLFCU helps you save time by filing the title, facilitating the payment of any applicable taxes, and, in some cases, arranging for emissions testing and collection of the emissions certificate. Ask an SLFCU representative for details.

3. Agree on a purchase price.

Having pre-approval from SLFCU can have a positive impact on price negotiations since it shows sellers you're a serious buyer. Let sellers know you're pre-approved with SLFCU.

4. Finalize the sale.

Once you're ready to sign on the dotted line, you have options for completing the necessary paperwork. Dealers can complete your financing with SLFCU at the dealership. If you are buying from a private party, you may choose to meet the seller at any SLFCU branch to complete the transaction with a Financial Service Representative. For a list of documents needed, visit slfcu.org/AutoPurchaseMaterials.

Once the loan is complete, our representatives will work with you to sign the loan agreement and provide a check directly to the seller. ■

SLFCU offers a variety of resources to help you navigate the car buying process, including calculators, advice, and information on financing options. Visit slfcu.org/AutoBuying, call us at 505.293.0500 or 800.947.5328 with your questions, or stop by any branch. ■



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No Payments***
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*90 Days No Payments is a limited time offer.

Your Emergency Fund: How Much is Enough?

An emergency fund may help alleviate stress.

Presented by the MEMBERS Financial Services Program* at SLFCU

Have you ever had a month when the water heater stopped heating, the dishwasher stopped washing, and your family ends up on a first-name basis with the urgent care nurse? Next, as you're giving yourself your best, "You can make it!" pep talk, you see smoke pouring out from under your hood.

Bad things happen to the best of us - and they almost always come in waves. In instances like these, it's important to have a financial life preserver in the form of an emergency cash fund.

Although many would agree that an emergency fund is an important resource, they're not sure how much to save, or where to keep the money. Others wonder how they can find any extra cash to sock away. One recent survey found that 29% of Americans lack any emergency savings whatsoever.

How Much Money? When starting an emergency fund, you'll want to set a target amount. But how much is enough? There is no "one-size-fits-all" answer. The ideal amount for your emergency fund may depend on your financial situation and lifestyle. For example, if you own your home or provide for a number of dependents, you may be more likely to face financial emergencies. And if the crisis you face is a job loss or injury that affects your income, you may need to depend on your emergency fund for an extended period of time.

Coming Up with Cash. If saving several months of income seems an unattainable goal, don't despair. Start with a more modest target, such as saving \$1,000. Build your savings at regular intervals, a bit at a time. It may help to treat the transaction like a bill you pay yourself each month. Consider setting up an automatic monthly transfer to make self-discipline a matter of course. If you have credit card debt, you might put some of the amount toward that while also starting your emergency fund.

Once you see your savings begin to build, you may be tempted to use the account for something other than an emergency. Try to budget and prepare separately for bigger expenses you know are coming. Keep your emergency money separate from your checking account so that it's harder to dip into, but still easily accessible.

Where Do I Put It? Since an emergency fund should be easy to access, many people choose traditional savings accounts. By comparison, certificates of deposit, also known as term certificates or share accounts, can provide higher interest rates, but access to those funds is typically restricted until their maturity date (at SLFCU, this is



between six months and four years), except with advanced notice and/or by having a penalty assessed.

Savings and share accounts at SLFCU are federally insured to at least \$250,000 by the National Credit Union Administration.

What About Money Market Securities? Some people turn to these funds for their emergency savings plan. They are considered low-risk securities, but they're not federally insured or guaranteed as share certificates or money market savings accounts are, so it is possible to lose money. Depending on your particular goals and the amount you have saved, some combination of lower-risk investments may be your best choice.

Money market funds seek to preserve the value of your investment at \$1.00 a share. However, it is possible to lose money by investing in a money market fund. Money market mutual funds are sold by prospectus.

Please consider the charges, risks, expenses, and investment objectives carefully before investing in a mutual fund. A prospectus containing this and other information about the investment company can be obtained from your financial professional. Read it carefully before you invest or send money.

The only thing you can know about unexpected expenses is that they're coming - for everyone. Having an emergency fund may help alleviate the stress and worry associated with a financial crisis. If your emergency savings are not where they should be, consider taking steps today to create a cushion for the future.

MEMBERS Financial Services may be reached at 505.237.3930 or 800.947.5328 ext. 3930, or by emailing memfs@slfcu.org to schedule a no-cost, no-obligation appointment.

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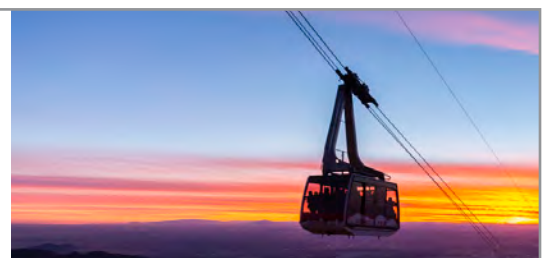


SLFCU members can buy **discounted tram passes.***

\$40 for up to four people.

Call 505.293.0500 or 800.947.5328 or visit any branch to reserve your pass.

*Limited availability



SLFCU 2019 Scholarship Competition: \$3,000 Top Award

Application Deadline: May 31, 2019

SLFCU members attending college in 2019-2020 are invited to enter our annual essay scholarship competition with a top award of \$3,000.

Applicants must be new or returning students with a minimum 2.5 GPA who will attend a full-time bachelor's or master's program at an accredited institution. Previous winners are welcome to enter.

Applications must include a letter of recommendation, resume, grade transcript, and a short essay. The essay should be 500 words or fewer in length and address the topic: **"How did you determine the cost of college was worthwhile to you?"**

Entries must be submitted by 11:59 p.m. MT, Friday, May 31, 2019. Winners will be notified in August and announced publicly in September. More information is available at slfcu.org/ScholarshipCompetition. ■

Scholarship Judges Needed

Help Choose the Winners

SLFCU seeks 30 volunteer judges to help select winning entries for the 2019 scholarship competition. Judging is completed online and involves scoring student essays. If you are a member at least 18 years of age and you would like to participate, please visit slfcu.org/ScholarshipCompetition and click on the "Volunteer to be a judge" link.



2019 SLFCU Scholarship Competition
\$3,000 Top Award

Apply now!
Deadline: May 31, 2019



PO Box 23040, Albuquerque, NM 87192

Dollars & Sense

Tips for Using SLFCU Automated Phone Banking

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On the Calendar

Shredding Event

Saturday, May 18 • 10:00 a.m. – Noon • Juan Tabo

Memorial Day

Monday, May 27 • All Branches Closed

To view these and other events visit slfcu.org/Calendar.

Brought to you by the MEMBERS Financial Services Program* located at SLFCU. Register at slfcu.org/Calendar or by calling 505.293.0500 or 800.947.5328.

How to Weather a Bear Market

Understanding the Emotions of Investing

Tuesday, May 21 • Noon – 1:00 p.m. • Tech Park
5:30 – 6:30 p.m. • Juan Tabo

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