

Google Pay and Samsung Pay Now Available for SLFCU Debit Cards



Contactless payments just got even better! You can now use your SLFCU debit card with Google Pay™ and Samsung Pay®, as well as Apple Pay® – just like you can with your SLFCU credit card. Make secure purchases online and at millions of locations around the globe directly from your mobile device. Learn more at slfcu.org/MobileWallets. ■

Google Pay is a trademark of Google LLC. Samsung Pay is a registered trademark of Samsung Electronics Co., Ltd. Apple Pay is a registered trademark of Apple Inc.

Meet Ross Vogel, Jefferson's New Branch Manager



Ross Vogel,
Jefferson Branch Manager

Ross Vogel joined SLFCU in 2018, holding positions as a Financial Services Representative at our Juan Tabo branch and Branch Supervisor at our Cottonwood branch before being named the Jefferson Branch Manager in August 2020.

With the Jefferson branch moving across the street into a bigger

location in 2021, Ross is looking forward to keeping a high level of service as they transition to a larger location. "I look forward to providing our members in the area with an SLFCU branch that meets all of their needs through the addition of a drive-up and additional square footage. Getting to be a part of the planning and seeing the bigger picture of what the Credit Union has planned is very exciting."

Ross also has some wisdom that applies both to his branch and his approach with members, "I received some amazing advice recently that I have been implementing, and wish I had known long ago: get a little bit better at one thing, every single day. Small gains add up to large dividends." ■

Drive into the New Year

90 Days No Payments on All New and Used Auto Loans



With the holidays on the horizon, replacing an older vehicle might be the best gift you can give yourself. If you've been dreaming about upgrading your current vehicle, financing with SLFCU may be the solution. And, with SLFCU, there's no need to feel intimidated about making the loan payments that come along with a newer vehicle.

As an SLFCU member, you can take advantage of our 90 days no payments offer and enjoy your new vehicle without a loan payment for a full 90 days. That means you can breeze through the holidays and straight into 2021 before making your first payment.

And because SLFCU offers low rates and longer terms on auto loans, you can feel confident that when the time comes to make your first payment, it won't break your budget.

To drive into 2021 with your new vehicle, apply for pre-approval online at slfcu.org/AutoLoans, call us at 505.293.0500 or 800.947.5328, or just ask the dealership for SLFCU financing with 90 days, no payments.

Ready to fall in love with a new car?

We can help you research and find your next vehicle. Access tools to help you make an informed purchase, a payment calculator to see how much you can afford, and learn about SLFCU financing at slfcu.org/AutoBuying. ■



Life happens.

Is Your Co-Pilot Ready For an Upgrade?

Trust in SLFCU for a smart, convenient auto loan.

- Low rates
- Flexible terms
- 90 days no payments

Let SLFCU join the ride. Apply now at slfcu.org/AutoLoans.

Help Us Support Meals on Wheels

Double your social dividends. A good deed is only a click away!

SLFCU has committed to donating \$2,500 to Meals on Wheels.* However, we'll double our donation if we reach 5,000 social media followers by December 31, 2020.

To help us reach this goal, follow us on Facebook, Twitter, or Instagram! Your good deed could provide a second helping to those in need.

*Donation directly benefits Meals on Wheels of Albuquerque and Meals on Wheels of Alameda County.



 fb.com/slfcu  [@sandialabcreditunion](https://www.instagram.com/sandialabcreditunion)  [@slfcu](https://twitter.com/slfcu)

Five Reasons to Switch to eStatements

Now could be a great time to reduce your carbon footprint and stop receiving paper statements and notices from SLFCU. This is also a more convenient, secure way to track your financial records and can free up your filing cabinet or counter space. If you currently receive paper statements, here are five great reasons why you should enroll in eStatements and eNotices.

1. Going paper-free helps save trees – and plants them, too!

SLFCU will donate a dollar to the National Forest Foundation (the cost to plant a tree in a National Forest) for every SLFCU account that switches from paper to eStatements and eNotices by midnight, December 31, 2020.

2. You'll help your member-owned Credit Union reduce printing costs.

Nearly 80,000 paper statements are mailed to our members each month – at an annual expense of more than \$500,000! You can view statements as PDFs by logging in to online and mobile banking and selecting the eDocuments widget. Through online banking, you can also download and save the PDF to your computer, and print when necessary.

3. Access your statement(s) within 24 hours of creation.

Most members get paper statements about 3 to 4 days after they are created due to the printing and mailing process – and then it sits in your mailbox. With

eStatements, we will email you immediately when your statement is ready to view in online or mobile banking.

4. Reduce the risk of mail fraud and identity theft.

Paper statements and notices are easy to lift from a mailbox or misplace in a pile of paperwork. They also make you more susceptible to identity theft since they include personal information.

5. Double-check your payment and deposit history with ease.

Many people forget to open their paper statements or file them without reconciling, making efficient access to past transactions more difficult. And eventually, you'll need to shred them to ensure your financial information is kept secure. With eStatements, two years of your statement PDFs are available within online banking, allowing easy access anytime you need to find your past payment or deposit history.

Enrolling is easy!

Log in to online or mobile banking and open the eDocuments widget. For mobile banking, click on Settings and select electronic documents. For online banking, click the Overview tab then click the gear icon under Manage Your eStatements and eNotices Preferences. In most cases, enrollment is immediate. However, you may receive a paper statement or notice that was generated before you enrolled. Not registered for online banking yet? Visit slfcu.org/OnlineBanking to get started. ■

Tired of getting paper statements and notices?



Switch to eStatements by 12/31/20 and we'll plant a tree in a National Forest.

Learn more: slfcu.org/Trees

Need Help Planning Your Financial Future?

It's easy to get started.

Presented by the MEMBERS Financial Services Program* at SLFCU



In a recent survey, 78% of U.S. adults said that considering what they already know about personal finance, they could still benefit from advice and answers to everyday financial questions from a professional. Top areas of worry include retiring without enough money set aside (13%) and having insufficient “rainy day” savings for an emergency (12%).¹

Are you doing all you can to grow your money wisely and plan for your financial future? Think about your answers to these questions to find out if you could be doing more:

- **How could your money be working harder for you?**
- **Do you need strategies for creating a budget, building an emergency fund, or tackling debt?**
- **What can you do to start building a retirement nest egg now?**
- **Are you thinking about investing, but are overwhelmed by all of the options?**
- **Do you need help planning for big expenses, such as a house or a child's college tuition?**

As an SLFCU member, you have access to MEMBERS Financial Services.* Their financial professionals are ready to help you develop personalized success strategies and answer your questions. Getting started is as easy as setting up a complimentary, no-obligation appointment at an SLFCU branch or by phone.

Your financial future is waiting – learn more at slfcu.org/InvestmentServices.

1. National Foundation for Credit Counseling® 2020 Annual Financial Literacy Survey, <https://www.nfcc.org/resources/client-impact-and-research/2020-consumer-financial-literacy-survey/>

* MEMBERS Financial Services Financial Professionals are registered representatives of CUNA Brokerage Services, Inc. Representatives are registered, securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, which is not an affiliate of the credit union. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee.** Not a deposit of any financial institution. CUNA Brokerage Services, Inc. is a registered broker/dealer in all fifty States of the United States of America. FR-3210209.1-0820-0922

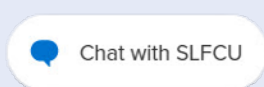
Live Chat Now Available in Online Banking and on slfcu.org

SLFCU now offers chat in online banking and on slfcu.org, allowing members to speak directly with an SLFCU representative in real time. When an agent is available, members can quickly ask questions and get assistance Monday through Friday, 8:30 a.m. to 4:30 p.m.

For general questions and information, you can chat with an SLFCU representative on slfcu.org by selecting the “Chat with SLFCU” button on the lower left side of the screen. To ensure privacy,

please do not include sensitive or personal information, such as account numbers and online banking IDs, when chatting directly from slfcu.org.

If you have an account-related question, please log in to online banking through a browser to initiate a chat. Once logged in, click the “Chat with SLFCU” button on the bottom right hand side of the screen. Currently, chat is not available in SLFCU’s mobile app.



A New Way to Request Additional Services in Online and Mobile Banking



The place to submit requests for services such as wire transfers or stop payments in online banking has been relocated. SLFCU members should now use the Additional Services widget in online and mobile banking to access forms used to request a number of services.

Previously, members would send a secure message in online banking to submit these types of requests. Oftentimes, information needed to process the request would be overlooked or omitted. This would slow the processing time for the request. In the new Additional Services area, members will complete a form which will indicate all of the necessary information needed to submit their request. This new feature will allow us to process these service requests even more quickly than before. Below is a list of services and requests now available in the new Additional Services widget.

- Wire Transfers
- Skip-a-payments
- Account Closures
- Order Checks
- Stop-a-payment
- Request a Tram Pass

To get started, log in to online or mobile banking and click on the Additional Services widget. Select the request you wish to submit, complete the form, and click submit. You can view submitted forms in the secure message area of online or mobile banking, or by clicking the "View Submitted Forms" button in the Additional Services widget. ■

Please Ensure We Have Your Current Address

It is important for SLFCU to maintain accurate records for our members to ensure they receive account-related communications, including 2020 tax documents. You can check your mailing address and make any necessary changes by one of the following ways:

- Visit any open SLFCU branch.
- Call us at 505.293.0500 or 800.947.5328.
- Log in to online or mobile banking.
 - Navigate to Settings.
 - Select "Contact" to view your information.
 - Update your street address, city, state, and zip code.

Thank you for helping us keep your information up to date. ■

In the Community



Virtual School Supply Drive

Thank you to our members and employees for their generous donations to this year's virtual school supply drive benefitting the APS Education Foundation! Together, we raised \$1,250 to support Albuquerque-area students and teachers. The money raised will help fund projects for fine arts, STEM, literacy, student activities, and more. Pictured are SLFCU employees Kim Craft and Kayla Martin presenting the check benefiting the APS Education Foundation.

Mathematicians love our fixed rate mortgages.*

*So do people who can add and subtract.



SLFCU Donates to Programs Helping Children in Foster Care

New Mexico Kids Matter is the voice for more than 1,000 kids in the foster care system. Sandia Laboratory Federal Credit Union is pleased to have provided a \$5,000 grant to this important organization.

As a non-profit organization in Albuquerque, New Mexico, the group advocates for and works with children in the foster care system who have experienced abuse or neglect. "Our goal is to help make sure that these children grow up in a safe, nurturing, and permanent home," shared CASA Executive Director Veronica Montano-Pitch.

NM Kids Matter works with Court Appointed Special Advocate (CASA) volunteers who speak for and work on behalf of the children in the system. Their job is to ensure that the kids are receiving the best care possible.

According to CASA volunteer Maureen Martinick, "Being a CASA volunteer is so important because it allows for the children to have one person who is there for them at every turn. CASA volunteers are there for the foster children when working with parents, teachers, caseworkers, doctors, and therapists to help give recommendations to the judge in charge of their case. They often are the only consistent person in the child's life and help to rebuild trust so that the kids can be more successful in school and find a safe, permanent home."

New Mexico Kids Matter is working tirelessly to provide the safest care they can to the children in their network, especially during the pandemic. Executive Director Montano-Pilch says "We are working in a different way than before with hearings and visitations held remotely or in parks so we keep in line with social distancing."

SLFCU members can also help this worthy organization. The need is great for disposable face masks to help keep the kids safe, along with art supplies, bottled waters, hand sanitizers, and sunscreen. Monetary donations are also greatly appreciated. To find out more about New Mexico Kids Matter and how you can help, please visit newmexicokidsmatter.org or call 505.903.0305. ■

Share the benefits of SLFCU membership with those you love most.

As a member, your family and household members are eligible to join.



Visit slfcu.org/WhoCanJoin

The Importance of Building Credit in Your Teens



SLFCU Teen Member
Nathaniel Morgan

For a student heading to college during a time when being employed is considered a blessing due to COVID-19, financial literacy is crucial.

Understanding how credit works could save you from carrying debt over several years. For college students, repaying student debt may be very difficult in future years.

My advice is to learn how

credit can either be a lifesaver or your worst nightmare if used incorrectly.

At seventeen I received my first credit card from Sandia Laboratory Federal Credit Union. My uncle acted as an authorized cosigner. I then started to use it to build my credit history.

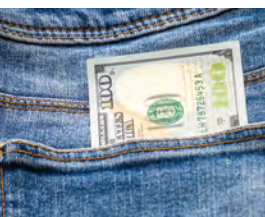
Building credit takes time and cannot be accomplished overnight. You must be frugal with your purchases and not spend more than you earn every month. I opted for a

\$500 credit limit with no overdraft protection. This way, if I were to try to go over my limit, I wouldn't risk being charged an additional fee on top of what I already owed; the card would just be declined instead.

After the first month of using my credit card, I made sure to pay my balance in full before the due date. The number one way to tank your credit score is to make late payments. Avoid missing any payments, too, as that can negatively affect your credit score, at least for a season.

Credit bureaus will also look at your credit utilization when determining your score. This is the amount of money you spend out of your overall credit limit. Spending most (if not all) of your available credit could show that you spend money frivolously and may set your score back tens of points. Maintaining anywhere between twenty to forty percent credit utilization will show credit bureaus that you're a well-rounded spender. This could potentially increase your credit score while also help you save more money by spending less.

By following these guidelines, you'll be on your way toward a higher credit score and even earn cash back, depending on the type of card you choose. ■



Teens Can Earn \$100

SLFCU members age 13-17 are invited to submit an article on a financial topic to be considered for publication in our Dollars & Sense newsletter and on our website. Teens are awarded \$100 for published articles. Visit slfcu.org/TeenArticles for details, topic suggestions, and to submit an article. SLFCU will review all submissions and respond within 30 days.

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Visit slfcu.org/Balance to take advantage of these financial resources.



PO Box 23040, Albuquerque, NM 87192

Dollars & Sense

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On the Calendar

Indigenous Peoples Day

Monday, October 12 • All Branches Closed

To view upcoming webinars and online events, visit slfcu.org/Calendar.



Follow us to stay up to date on the latest SLFCU news, contests, & celebrations. 🎉

SLFCU is Now on Instagram!



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 fb.com/slfcu
 @sandialabcreditunion

