

Meet New Mexico Credit Unions Connected Academy's New Teacher Making a Difference by Providing Learning Opportunities for Hospitalized Children



Monica Garcia-Roach, teacher at Mimbres School

SLFCU is committed to raising \$80,000 in 2019 to help the New Mexico Credit Unions Connected Academy (NMCUCA) employ a full-time teacher so pediatric patients can continue their education while at the University of New Mexico Children's Hospital (UNMCH). The NMCUCA is a non-profit organization focused on providing the funding to employ an additional accredited full-time teacher at the Mimbres School – a state-accredited, year-round elementary and high school which operates in a hospital setting. Monica Garcia-Roach was recently hired for the position, which is only funded for the next ten months.

Monica holds a Level II K-8 teaching license and a Pre-K-12 Alternative Special Education teaching license, and has nine years of teaching experience. While on a break from classroom teaching three years ago, she coordinated playroom activities at the UNMCH Child Life wing, helped connect parents with free learning programs for their kids, and assisted children with their homework assignments. When she learned of the new Connected Academy teaching position, she said it was a dream come true.

"Since the program is new, I'm learning what the families need and what school routines work best for the children," said Monica. "Patients who can't come into the classroom require one-on-one interactions at their bedsides, and classroom hours are set for children who can leave their beds. Even though these kids may be in different grades, sharing the commonality of their circumstances, being together, and helping each other will allow them to feel more normal. These activities will also give them

topics to discuss when they Skype, text, or call their school friends, which is especially important for teenagers, who can feel isolated in their illness. I also help newly diagnosed patients transition into the hospital by coordinating homework plans with their school. Discharged patients who are returning to public schools need transition assistance, too."

When asked about her biggest challenge, Monica shared that it's hard to see families going through so much pain. "The kids lose control of everything in their life. They become very resilient and crave the normalcy of learning and homework. Although I have volunteers who will help grow our teaching program, there's only one of me and the need is great. Within UNMCH's General Pediatrics Unit, Specialty Care Unit, Pediatric Intensive Care Unit, and the Carrie Tingley Hospital, there are potentially 89 patients who will need assistance."

Monica says the program is already making a big difference. "Recently, a parent of a newly admitted teen said, 'I'm so worried about his schooling! He was supposed to start 8th grade, but he'll be here at least five weeks!' When I told the parent what could be done to help her son keep up with his schoolwork, she was visibly relieved. I then said the school is a fantastic program funded entirely by seven New Mexico credit unions. She gave me a big hug and thanked me, but I know the embrace was for the NMCUCA." ■

SLFCU Fundraising Progress

SLFCU has raised \$42,155 for the NMCUCA as of October 1, 2019. This includes \$10,000 in matching funds from SLFCU during our September match month. To help us reach our \$80,000 goal, you can:

- Buy a Hope Heart in New Mexico branches from any SLFCU Teller.
- Purchase a Sandy the Lab stuffed animal in New Mexico branches* for a donation of \$20 or more.
- Donate by calling us at 505.293.0500 or sending a secure message in online or mobile banking.
- Join us at one of our local fundraising events listed at slfcu.org/Calendar.

* In California, proceeds from Sandy the Lab stuffed animal sales will benefit UCSF Benioff Children's Hospital Oakland.

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Fall Real Estate Report: Albuquerque Area and Tri-Valley, California



Michael Dunn,
HomeAdvantage
agent

Although the weather is starting to cool down, the Albuquerque housing market continues to heat up. Coldwell Banker real estate agent Michael Dunn is seeing a strong market and good opportunities. "Now is a great time to buy or sell a home," he notes. "Interest rates are close to an all-time low and the inventory of homes for sale continues to be drastically lower than in 2018."

Available inventory of detached homes for sale in the Albuquerque metro area dropped drastically in the past year. Michael notes that in July 2019, inventory was 2,379 homes – 33.6% lower than in July 2018.

Prices were up in the area through the first half of 2019. "We have seen a steady increase in the average home sale price in the Albuquerque metro area (up 6.3% in July 2019), which takes into consideration all price ranges, areas, and condition of homes. Values should continue to steadily appreciate over the next year," notes Michael. "More and more, buyers want homes in 'move-in ready' condition, rather than having to make improvements after they buy. Homes that show well are getting close to asking price or over." Michael says that on numerous occasions, he has received multiple offers on a sales listing.



Kevin Rapaport,
Allison James
Estates and Homes
agent

In California's Tri-Valley and Central Valley areas, the market is still going strong, says Kevin Rapaport,* a real estate agent with Allison James Estates and Homes.

"Most cities in this area are showing about a 1% sales price increase through the end of 2019, and many have gone up 3-5% already this year," notes Kevin. "Inventory is pretty low, keeping it a strong seller's market."

Drive into the New Year

Get a New Vehicle with No Loan Payments Until 2020

With the holidays on the horizon, replacing an older vehicle and making the auto loan payments that come along with it might feel intimidating. However, if you need a new car or truck, or if you've been dreaming about upgrading your current one, now may be the perfect time to buy.

New 2020 models are arriving at dealerships every day, so retailers are motivated to sell their remaining 2019 inventory. This could mean a good deal for you. Plus, as an SLFCU member, you can take advantage of our limited-time 90 days no payments offer and enjoy your new vehicle without a loan payment for a full 90 days. Breeze through the holidays and go straight into 2020 before making your first payment.

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

To drive into 2020 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.

In July, 76 homes closed in Tracy, and 37 of them had multiple offers. Homes have been selling for about 98% of list price," he continued. Kevin says this is causing bidding wars that are driving prices over asking.

Kevin's top advice for buyers: "Since the market is very competitive, get pre-approved for your financing first, so when you find a home you love, you are ready to make an offer. Also, go through the entire underwriting process with your lender and structure an offer with a 28-day escrow if possible, which is very appealing to sellers and shows the strength of the lending position."

For sellers, Kevin's top advice is to make sure their home is in the best possible shape to help get the highest possible price, and to avoid getting stuck with last-minute repairs or needing to reduce the price during escrow, when they have already locked into contract.

Curious to know what your home is worth in today's market? For a free home valuation or other information, contact Michael at 505.379.5849 or visit abqdunn.com. Kevin can be reached at 209.627.8034 or by visiting realtorrapaport.com.

If you are thinking of moving, you can get started by visiting slfcu.org/HomeLoans to apply for pre-approval and check our rates at slfcu.org/Rates. Find a trusted agent and earn cash back through the HomeAdvantage® program by visiting slfcu.org/HomeAdvantage.**■

*Kevin Rapaport is licensed by the California Department of Real Estate, license #02023552.

**Cash Rewards are awarded through the HomeAdvantage program to buyers and sellers who select and use a real estate agent in the HomeAdvantage network. Home buyers or sellers are not eligible for Cash Rewards if they use an agent outside this network. Cash Rewards amounts are dependent on the commissions paid to the HomeAdvantage network agent. Obtaining a mortgage or use of any specific lending institution is not a requirement to earn Cash Rewards. If you are obtaining a mortgage, your lender may have specific rules on how Cash Rewards can be paid out. Cash Rewards are available in most states; however, are void where prohibited by law or by the lender. Please consult with your lender for details that may affect you.

Announcing the #SLFCUSummer Photo Contest Winners!

Congratulations to Carlos Sandoval and Aaron Hatch, the winners of our SLFCU Facebook Summer Photo Contest! They received a \$100 gas card to help keep their adventures rolling.

To learn about future contests and keep up with the latest news from SLFCU, like us on Facebook at facebook.com/SLFCU.



Skip a Trip with Mobile Deposit

Depositing a check is as easy as taking a picture of it on your smartphone, or visiting a CUAnytime ATM.

Checks may be deposited from any smartphone. Simply select the Deposit Checks widget in mobile banking and take a picture of the front and back of your check. You can also deposit checks at your convenience at most CUAnytime ATMs. Here are some details to consider when making a mobile deposit:

- If you make a mobile deposit before 3:30 p.m. MT or at a CUAnytime ATM by 2:30 p.m. MT, your check will post on the same day you make your deposit. If you make a mobile or ATM deposit after the above times, or on a non-business day, your check will be deposited on the next business day.



- Every day is a business day except Saturday, Sunday and Federal Holidays.
- For accounts open longer than 90 days, the first \$2,500 of your deposit will be available immediately. For accounts open fewer than 90 days, the first \$200 will be available immediately.

For more information on funds availability after depositing a check, visit slfcu.org/MobileDeposit. ■

Teen Article: Why You Should Save Money Even If You Think You're Too Young



SLFCU Teen Member
Mary Brannon

As a kid, it's easy to spend all your money – you have no bills or loans you're obligated to pay. However, there's always some worry you might not get your money's worth from what you buy. If you wait to make a purchase, you can watch the item's price go down, earn some interest on your savings, research what you want to purchase, and figure out if it's really worth buying.

Sure, it is fun to spend, but it's much more rewarding in the long run to be careful with your money. When you don't have a job, you may not receive money but a few times a year, so why waste it? Self-made billionaire and Berkshire Hathaway CEO Warren Buffett, is a great example, as he got a head start by saving his money and only investing in worthwhile purchases.¹ This has always been my philosophy when it comes to spending, and I have never regretted it.

You might think it doesn't really matter what you buy – it just matters how much fun you have with it. While my brother was busy spending his money on toys and video games that he got

tired of after a few months, I was saving. At the time, I was interested in Minecraft™, writing short stories and poems, and playing various free computer games. I also wanted to try my hand at digital art. Tired of sharing a computer with my brother and parents, I decided to research purchasing one for myself. I soon figured out laptops are generally cheaper than computers and have the added benefit of being portable. As a writer and artist, I find desk space is very valuable, and computers can take up a lot of room.

Without the benefit of an allowance, it took me about three years of saving my Christmas and birthday money to reach the \$900 I needed for the MacBook Air® I wanted. It would have taken even longer if I hadn't had some money already saved up. After waiting for such a long time, it was so rewarding to finally be able to buy my laptop. I have used it for four or five years now, and it has been incredibly useful for high school assignments. I have also been able to use it to share my art and writing with the world.

You can be like my brother and spend your money as soon as you get it, wasting it on things you'll regret buying later. Or, you can be like me and save your money so that when you find something worth buying, you will not have to wait as long to save up for it. ■

1. Hess, Abigail. "These Childhood Hobbies May Have Helped Warren Buffett Become a Billionaire." CNBC.com, January 17, 2018, <https://www.cnbc.com/amp/2018/01/17/these-childhood-hobbies-may-have-helped-warren-buffett-become-a-billionaire.html>

MEMBERS Financial: Clear Guidance from People You Can Trust

Where do you see yourself – or your family members – in 5, 10, or even 20 years? Do your financial plans align with your goals? What if you had access to an experienced financial professional who cared as much about your future as you?

Great news! You do. As an SLFCU member, you can take advantage of personal financial management services through our collaboration with MEMBERS Financial Services.

What is MEMBERS Financial Services?

MEMBERS Financial Services is a team of experienced professional advisors conveniently located at SLFCU branches. They can help you achieve your financial goals by providing information and strategies for investing and retirement, including individual retirement accounts (IRAs), 401(k)/pension rollovers, college funding, investment management, tax-advantaged investing,* trust and estate conservation, mutual funds, stocks and bonds, online investing, and a full range of insurance products.

The group operates independently from SLFCU as part of CUNA Brokerage Services, Inc. (CBSI), a registered broker/dealer and investment advisor firm. CBSI is a member of FINRA/SIPC. FINRA is the U.S.' largest nongovernmental regulator for all securities firms doing business, and SIPC is a non-profit corporation that protects investors up to \$500,000 if their brokerage firm fails.

Why do I need a financial advisor?

A professional financial advisor can evaluate your current and future financial state, whether you're in college, building a family, ready to retire, or retired now. It may be hard to find the time to create, implement, and monitor a thorough financial plan on your own. An advisor helps you plan objectively and logically for your financial future and answers your questions. You can relax knowing there's no sales pressure – just sound advice from true financial professionals.

What do I need to consider when creating a retirement plan?

Think about your goals – including when you want to retire and what income you will need to cover your living expenses – and the actions and decisions necessary to achieve them, including identifying income sources, estimating expenses, paying off debt, implementing a savings program, and managing investments and other assets.

Can I get help in planning for college education and beyond?

Yes. A MEMBERS Financial advisor can help you create a roadmap for you or your children's education and career goals, including setting up a 529 savings plan.

Continued on page 4

How can MEMBERS Financial help me with trusts and estate conservation?

An advisor can help guide you, answer questions, and discuss the purpose of a trust along with the possible complications of carrying out your wishes.*

Do they provide online investing tools?

Yes. SLFCU members have access to MEMBERS Folio Investing, an online tool where you can perform trades and manage your account.

Does MEMBERS Financial provide insurance?

Yes. A wide range of insurance products are available, including life insurance, long-term care insurance, and disability insurance.

Is there a fee for an initial meeting?

No. You are invited to schedule a no-cost, no-obligation meeting with a representative at an SLFCU branch to discuss your financial goals and draft a plan that could make them a reality.

Are their services "fee-based?"

Depending on your needs and investment objectives, your

financial advisor may assist you with fee-based accounts, commission accounts, or both. You should carefully consider the different options and work closely with your advisor when deciding which services and accounts are right for you.

Learn more about MEMBERS Financial Services online at slfcu.org/InvestmentServices. ■

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Contact a MEMBERS Financial advisor to make a no-cost, no-obligation appointment at an SLFCU branch near you:

To schedule an appointment at the Juan Tabo, Paseo, Los Lunas, Cottonwood, or Rio Rancho branch, please call 505.237.3930.

To schedule an appointment at the Kirtland, Tech Park, Edgewood, or Livermore branch, please call 505.237.7330.



PO Box 23040, Albuquerque, NM 87192

Dollars & Sense

Meet New Mexico Credit Unions Connected Academy's New Teacher

Fall Real Estate Report: Albuquerque Area and Tri-Valley, California

Drive into the New Year

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On the Calendar

Indigenous Peoples Day

Monday, October 14 • All Branches Closed

NMCUCA Fundraisers

Wednesday, October 16 • 11:00 a.m. - 10:00 p.m. • California Pizza Kitchen (NM)

Saturday, October 19 • 11:00 a.m. - 11:00 p.m. • California Pizza Kitchen (NM)

Visit slfcu.org/Calendar to learn how 20% of your bill can be donated to NMCUCA.

Shredding Events

Tuesday, October 15 - Saturday, October 19 • Livermore Downtown

Saturday, October 19 • Juan Tabo

Online Banking Help Event

Saturday, October 19 • 9:00 a.m. - 11:00 a.m. • Edgewood



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.

Retirement Saving for Women

Special challenges faced by women.

Tuesday, October 22

9:00 - 10:00 a.m. • Edgewood

12:00 - 1:00 p.m. • Tech Park

5:30 - 6:30 p.m. • Tech Park

* Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. 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 50 states of the United States of America. FR-2653523.1-0719-0821

