

SLFCU and Animas Credit Union Announce Merger Plans

Sandia Laboratory Federal Credit Union and Animas Credit Union (ACU) have announced plans to merge. Having served San Juan County for over 65 years, ACU has branches in both Farmington and Bloomfield, NM, \$140 million in total assets, 13,600 members, and 41 employees. Gary Sterton, CEO of Animas Credit Union, plans to retire in January 2021 making now the perfect time for both organizations to work toward this merger.

The proposed merger will allow SLFCU to diversify both geographically and demographically while also benefitting ACU members with access to technological upgrades, higher savings rates, lower loan rates, and fewer fees. Employees of both credit unions will continue to be employed and there will be no layoffs as the result of this merger. SLFCU anticipates obtaining appropriate regulatory approval in early 2021 and full integration will likely take 12 to 15 months. ■

Driven to Help Others

Meals on Wheels of Albuquerque Provides More Than Just Meals to Albuquerque Seniors



Shauna Frost,
Executive Director of Meals on
Wheels of Albuquerque

You could say that Shauna Frost “cruised” into her job as Executive Director of Meals on Wheels of Albuquerque.

“I was previously employed at Chalmers Ford, in their marketing department,” says Shauna. The dealership is very philanthropically minded, she notes, and to support their charitable efforts, she

began delivering meals to Meals on Wheels clients on the first Friday of every month – a commitment she kept for seven years. “I just fell in love with doing it,” says Shauna – so much that she then volunteered her skills to the organization and eventually joined their Board of Directors. A little over six years ago, she was approached to take on the Executive Director position.

“Not only does Meals on Wheels provide meals, friendship, and compassion, but we also check on the well-being of those we serve,” explains Shauna. “This has become markedly more complicated with COVID-19.” During the early days of the pandemic, in less than a week their entire operation switched from delivering hot meals into the hands of their clients to delivering frozen entrees with contactless delivery.

“We immediately revamped how we prepare meals and utilize our volunteers, many of whom are high-risk to contract COVID,” says Shauna. Tasks they typically performed inside were moved outside. Their priority is on keeping everyone safe. They supply volunteers with gloves, hand sanitizer, and masks. Perhaps most importantly, they devised a plan to keep up communication with homebound clients. Being able to physically meet with clients had always been a hallmark

of each visit. COVID-19 has made that near impossible. Shauna and her team quickly devised a phone tree system to visit with each client. She notes this step was crucial to maintaining operations.

Shauna acknowledges that all of this was accomplished by her trusted staff of 18 professionals and scores of amazing volunteers. “I am beyond grateful to everyone who has helped. We also appreciate the opportunity to partner with SLFCU. In addition to the generous donation, we appreciate the chance to get our message in front of members and help build SLFCU’s social media community.”

Here's How You Can Help

Follow SLFCU on Facebook, Twitter, and/or Instagram to help Meals on Wheels of Albuquerque and Meals on Wheels of Alameda County (California) get a \$5,000 donation from the Credit Union. Additionally, Meals on Wheels is always grateful for monetary donations and volunteers. Visit mow-nm.org and feedingseniors.org for more information. ■

Meals on Wheels provides nutritious meals and crucial social contact each day to people who need help. Founded in 1972 by a group of women from Presbyterian Churches around Albuquerque, the organization serves approximately 1,300 individual clients with the help of more than 400 volunteers.

Today they deliver more than 140,000 meals annually. Meals on Wheels is the only home-delivered meal program in the Albuquerque area preparing special diets for a variety of needs, including diabetes, renal failure, heart issues, and chewing and swallowing problems.

Meals are priced on a sliding scale based on each person’s gross monthly income and typically range from \$5.95-\$9.95. Anyone below 150% of the federal poverty guidelines receives meals at no cost.

Thank you!

While we know this year has been challenging for many of our members, SLFCU's continued strength is a testament to your loyalty. We are grateful for the trust you extend to us and thank you for being members of Sandia Laboratory Federal Credit Union.



Hope + Education = Life Opportunities

All monetary donations made to the New Mexico Credit Unions Connected Academy (NMCUCA) go toward funding the employment of an accredited full-time teacher at UNM Children's Hospital and purchasing school supplies and online courseware. Following is a report on the program's first-year progress.

Jeremy P. Abshire, Superintendent and Principal at UNM Mimbres School, says, "Classroom and online learning at UNMCH is exceeding all of my expectations. I've been an educator for more than 20 years, but I've never seen students like these. They don't take learning for granted. Their caring and compassion are unprecedented. They understand how medical treatments and illness can affect a person. They know how learning can 1) be a distraction from the discomfort, 2) enable pathways to true friendship, and 3) provide hope for a better future."

Monica Garcia-Roach, Lead Special Educator at UNM Mimbres School, agrees with Jeremy. "When we enrolled our first student in August 2019, I didn't know what to expect. We now have 19 students enrolled from K-12th grade. But that's not all: in our first year, we helped more than 80 patients and their siblings from eight New Mexico counties complete 3,000 classwork assignments and activities. Undeterred by treatments and their aftereffects, or medical appointments at distant facilities, these students never give up and are comfortable asking for help. They gain socialization skills, help each other with homework, and form friendships that transcend long absences. They love our school, and their parents feel it is much safer than sending them to their public or private school, especially now with COVID-19."

UNM Mimbres School Highlights

- Due to the prevalence of patient movement, the school primarily utilizes electronic coursework. Monica monitors her students' online work in real-time. She sends encouraging text messages to students who are doing well, and offers assistance when she notices a student is having trouble.



Monica Garcia-Roach, Lead Special Educator at UNM Mimbres School and Jeremy P. Abshire, Superintendent and Principal at UNM Mimbres School pose for a photo in the classroom.

- Younger students who are learning to read get in-person, one-on-one assistance. They also have paper-and-pencil assignments to help develop their writing skills.
- Monica conducts group chats with her students twice daily. She's also available through email or her work phone, on which they can call, text, or video chat.
- In addition to the online component, Monica uses Zoom® and Google Classroom™* to encourage social and emotional connections.
- Patients from out of town are often hospitalized for a long time. Parents often bring siblings along for visits, causing those children to miss school days, too. Even patients not enrolled in the Mimbres school and all visiting siblings are offered tutoring and homework assistance.

"The devotion of the UNMCH students to academics is amazing!" says Jeremy. Monica adds, "I'm fortunate to be their teacher. They've taught me about the value of life and how important effective communication skills are in a virtual world. This is not just a school, and the students are not just classmates - we are family. I'm so grateful to SLFCU and the other credit unions who fund the NMCUCA program and make all of this possible." ■

* Google Classroom is a trademark of Google Inc.

Consider Making a Donation to NMCUCA this Holiday Season

In honor of Giving Tuesday (December 1), please consider donating to a qualified charity or non-profit organization, or make a monetary gift any time before 2020 ends. If you itemize your tax return, your gift may qualify as a tax-deductible contribution (up to 60% of adjusted gross income*).

* SLFCU representatives are neither tax advisors nor attorneys. For information regarding your specific tax situation, please consult a tax professional.

It's easy to give to NMCUCA, a 501(c)(3) non-profit organization, through SLFCU:

- Donate \$20 or more in any open New Mexico branch and receive a Sandy the Lab stuffed animal, or you may request that it be delivered to a critically ill child at UNMCH.
- To donate, call 505.293.0500 or send a secure message in online or mobile banking.

Keep Your Cards Working While You Travel

Letting us know about your travel plans this holiday season will help ensure your cards work when you're far from home. Your SLFCU debit and credit cards are protected by a system that detects unusual patterns of activity, and this system may block transactions unless you verify a transaction is legitimate. Below are ways you can notify us of upcoming travel plans.

Use the Additional Services widget in online or mobile banking.

Notify us of travel for your SLFCU debit or credit card by completing the Travel Plans form in the Additional Services widget in online and mobile banking. The form will guide you through the information we need to ensure your cards continue working while you travel.

Call us or visit any branch.

Call our Contact Center at 800.947.5328 or 505.293.0500, or visit any branch to speak with an SLFCU representative about your travel plans. ■

Ensure your contact information is up to date

In order for our security services to reach you while you are away from home, it's best to list your cell phone number as the main contact number for your accounts. You can verify the phone number on your account(s) in the Settings area of online or mobile banking, or by calling our Contact Center. While verifying your phone number, please ensure we have current postal and email addresses for your accounts.

Note for credit card holders with a co-borrower: the primary borrower's contact information will be used for all transaction verifications.

Teen Article: Is Friendship Expensive?



SLFCU Teen Member
Delia Bradley

There are a number of things that can influence one's financial decisions. Groceries, rent, and other bills are all examples of financial obligations that adults have to commit to. As a teen still living with my parents, I don't have to worry about the majority of those things. One thing that I do

have to worry about is how my friends can impact my financial decisions. I'm sure that when you think of what impacts your financial decisions, your friends wouldn't be the first thing to come to mind. In reality, they do so in an inconspicuous but rather important way.

For many people, the opinions of their friends are very important. It's very easy to make financial decisions based on a friend's opinion without ever realizing it.

MEMBERS Financial Services – Now Available at Paseo!



Paul Fedorko, Susan Weber, Ruth Uechi-Solis, and Cameron Clark of the MEMBERS Financial team at SLFCU's Paseo del Norte branch.

MEMBERS Financial Services is now open at our Paseo del Norte branch to provide SLFCU members with investment services, retirement planning, trust and estate conservation planning, and more. The team also continues to serve members at our Juan Tabo branch.

The professionals at MEMBERS Financial Services can help strategize ways to make your hard-earned money work harder for you and make your financial plans a reality. To make a complimentary, no-obligation appointment in person or by phone, call 505. 237.7330. Learn more at slfcu.org/InvestmentServices. ■

* 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-3246434.1-0920-1022

For example, if your friend likes to eat out at a certain restaurant, you may find yourself taking that friend to the restaurant because you know it will make them happy. This also goes for accepting invitations to go out for meals or go on shopping sprees. Although it is not bad to splurge and spend money with friends within reason, it is important to set boundaries not only with your friends, but with yourself as well. There are many ways to avoid spending money unnecessarily while around friends, such as suggesting inexpensive or free activities like taking a hike or bringing food from home and having a picnic at the park.

Friendship should never feel like a financial burden. Although it can be easy to spend money unnecessarily while out with friends, it is very important to be able to control yourself. I am by no means saying that it is bad to spend money while with friends, but by saving money using boundaries and self-control, you can still enjoy yourself with your friends and have money to spare for a later time! ■

Skip a Payment on Select Loans

Skipping a loan payment can be helpful during the holidays or when unplanned expenses pop up. SLFCU allows members in good standing to skip payments on auto loans, signature loans, CreditLines, and savings-secured loans twice within a rolling 12-month period. Your payment frequency determines how many payments you can skip with a single Skip-a-Payment request.

- A monthly schedule will skip a single payment.
- A biweekly* or semimonthly schedule will skip two payments.
- A weekly schedule will skip four payments.*

Requests can be made online at slfcu.org/SkipAPay, or by using the Additional Services widget in online and mobile banking. ■

* Since several months have five weeks, please be prepared to make your next loan payment on the fifth week.



PO Box 23040, Albuquerque, NM 87192

Dollars & Sense

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Hope + Education = Life Opportunities

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

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

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On the Calendar

Veterans Day

Wednesday, November 11 • All Branches Closed

Take a Frozen Turkey Day

Tuesday, November 17 • Noon - 2:00 p.m.

Drop off a frozen turkey at participating SLFCU branches to help New Mexico food banks. For a full list of participating branches, visit slfcu.org/Calendar.

Thanksgiving Day

Thursday, November 26 • All Branches Closed

Home for the Holidays Photo Contest

Enter to Win a \$200 Lowe's Gift Card!

Visit our Facebook or Instagram page between November 16 and December 31, 2020 and share a festive photo of your holiday or winter decorations. Add a note to share what you like best about this time of year and include #SLFCUHoliday. We'll pick a favorite to win a \$200 Lowe's Home Improvement gift card, and two runners-up will each receive a \$50 Target gift card. For instructions on how to enter the contest and complete rules, visit slfcu.org/PhotoContest.