

It's a Merger!

On July 1, 2021, Animas Credit Union (ACU) in Farmington, NM officially became part of Sandia Laboratory Federal Credit Union. We are honored to welcome ACU's 14,000-plus members into our Credit Union family!

Why Merge?

SLFCU's Board of Directors believes that SLFCU – and our members – are best served if we remain true to who we are, and lead with our commitment to serving our members and partner companies. This commitment includes an intention to enhance the Credit Union's financial strength and membership diversity. For existing SLFCU members, there will be no change to existing systems and processes, but merging with ACU, we believe, will allow us to generate greater financial returns to members, increase our investment in new products and services, and continually enhance our technology to better serve our members.

Michelle Asendorf Joins Rio Rancho as Branch Manager



Michelle Asendorf
Rio Rancho Branch Manager

Michelle joined SLFCU more than 12 years ago as a Financial Services Representative at the Juan Tabo branch. She moved to Deposit Operations for a time, followed by six years as a Compliance Specialist, where she focused on SLFCU's adherence with Bank Secrecy Act (BSA) regulations and ethical

standards against financial crimes. In 2019, Michelle took on the role of SLFCU's Deposit Operations Supervisor. She was promoted to Deposit Operations Manager about six months later. In May 2021, she was named Branch Manager for Rio Rancho.

"Coming to the Rio Rancho branch brings me full circle – I'm working directly with members again, just as I did when I first joined the Credit Union," Michelle says, adding that she truly enjoys providing exceptional service to help members reach their financial goals.

She leads a staff of six at the branch. "I've been given such a warm welcome by our Rio Rancho team," she adds. "There's a real feeling of family here. I am excited to partner with them to serve our members well, to support their professional development, and to do our part in helping the Credit Union meet its overall organizational goals." ■



What's Changing?

Until we consolidate ACU systems and accounts into SLFCU's transactional system, ACU will be known as "Animas Credit Union, a Division of Sandia Laboratory Federal Credit Union." We plan to fully complete the consolidation of ACU systems in mid-2022.

What's Staying the Same?

As a valued SLFCU member, you will continue to receive the same personalized level of service you've always had with SLFCU. ■

Meet Adam Smith, Paseo's New Branch Manager



Adam Smith
Paseo Branch Manager

Adam stepped into his new role as manager of SLFCU's Paseo branch a few months ago, but he's been with the Credit Union since 2018. He started as a Teller at the Paseo branch before moving to the Edgewood branch for a period of time. He transferred back to Paseo as branch supervisor in October

2020. His diverse work background includes sales experience with Ford and Verizon, and time working as an emergency medical technician, too.

Today, Adam leads a staff of 11 at the branch. "I've worked with some people on my team since we were tellers together," he notes. "I really enjoy helping them develop or enhance their skills, and working together to meet member needs."

Adam is well versed in the SLFCU products and services with which members might need assistance and is enjoying getting to know some of the members who regularly visit the branch. "I've made some great connections, and always appreciate the opportunity to help members with their financial needs," he says. ■

SLFCU Partner Company Highlight

Brady Lovelady, President, Perfection Honda



Brady Lovelady
President, Perfection Honda

Who knew that a chance meeting could turn into a relationship spanning almost two decades and two industries? According to Brady Lovelady, meeting SLFCU's Chief Lending and Credit Officer Andrew Jaynes in 2005 was a stroke of good luck. "I met Andrew when he still had his insurance agency," explains Brady. "I

followed him to SLFCU when he started their business and commercial lending divisions." And the rest, as they say, is history.

Brady worked initially with SLFCU's commercial division to refinance some vacant land. Over the years, he and SLFCU have continued to work on a variety of real estate deals. What's kept him coming back? "In a world where faceless financial institutions have endless bureaucracy, SLFCU figures out how to make deals," says Brady.

Loyalty, he emphasizes, has been a big factor, too. "I appreciate an organization that is genuinely interested in getting to know their customers and doing deals. That's SLFCU."

Brady does know a thing or two about making deals. Since the early 2000s, he has been an owner, along with his father, Stuart Rappaport, in the family's auto businesses: Perfection Honda, and Perfection on Academy. Their business philosophy of creating lifelong customer relationships has helped the business thrive since 1982. "Just like SLFCU, I empower my employees to establish trust and build strong relationships with our customers so they always think of us first for their auto needs."

Born in Santa Fe and a long-term New Mexico resident, Brady holds a deep appreciation for the physical and historical beauty of the Land of Enchantment, as well as a vested interest in seeing the state's economy thrive. "I look forward to continuing to support our community for many years to come, both personally and professionally." And, he laughs, "more deals with SLFCU." ■

Get the Most Out of Your Yard

How Landscaping Can Add Value to Your Home

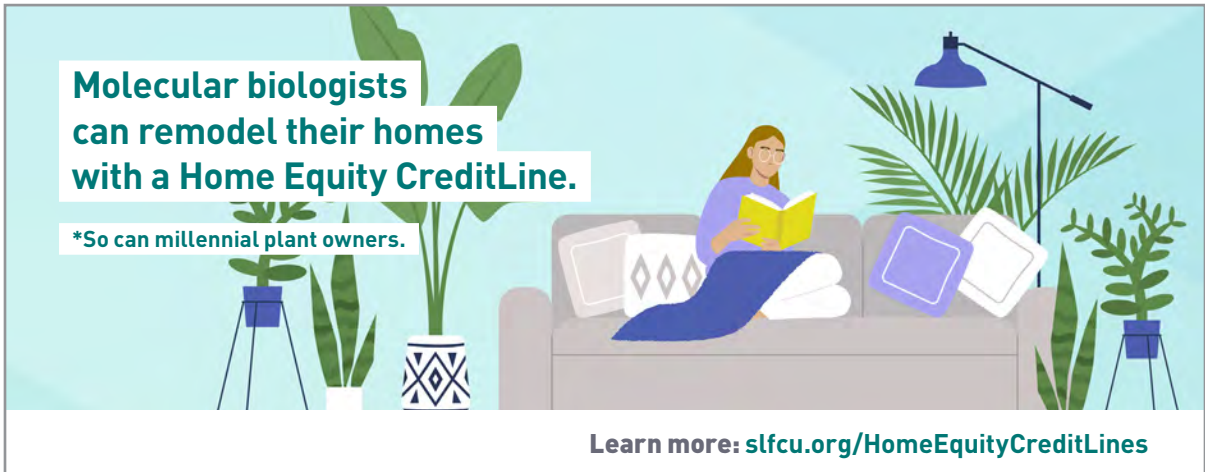
When it comes to purchasing a home, there are many considerations, such as location, layout, and curb appeal. However, what happens if you find a home in your dream location, but the layout and lawn leave more to be desired?

If you're unwilling to compromise on the neighborhood in which you want to live, a lackluster home can be updated to fit your family's needs and wants - while also increasing the value of your home. According to a study at the University of Alabama and the University of Texas at Arlington, on average, a home with excellent curb appeal sold for 7% more than a similar house in the same neighborhood with poor curb appeal.¹ It's worth noting that while this number doesn't apply to all cases, giving your yard some TLC can prepare your home for a good first impression and increased value later down the line when you are looking to sell or refinance.

SLFCU's Home Equity CreditLines are a smart way to help finance that new addition to your home, or even pay for upgrades and repairs to your house's exterior. Once approved, you can borrow what you need, pay it back, and borrow again without having to reapply. You'll save with competitive rates and low closing costs to allow for a smarter return on your investment.

You can also request a Home Equity CreditLine Access Card for a convenient way to draw from your Home Equity or Non-Owner-Occupied CreditLine. Easily withdraw cash from an ATM, purchase smaller items such as materials and tools, or use it for larger expenses such as home renovation, landscaping, furniture, and more. To get started, visit any SLFCU branch or contact our Mortgage team at 505.237.7161. ■

1. How Much Does Curb Appeal Affect Home Value?, 01/27/2020 (<https://magazine.realtor/daily-news/2020/01/27/how-much-does-curb-appeal-affect-home-value>)

An illustration of a woman with long brown hair, wearing a purple top and a blue blanket, sitting on a grey sofa and reading a yellow book. The room is decorated with several green plants in various pots and a blue floor lamp. The background is a light blue wall.

**Molecular biologists
can remodel their homes
with a Home Equity CreditLine.**

***So can millennial plant owners.**

Learn more: slfcu.org/HomeEquityCreditLines

Help Keep Your Online Accounts Secure



With scams becoming more common, keeping your online accounts safe should be a top priority. SLFCU provides the following tips.

1. Use a password manager app. This is essentially an encrypted vault to store and manage your passwords, and could be your first line of defense against hackers. A password manager can auto-generate complex passwords, tell you if a current password is weak, and suggest a stronger replacement. Many popular password managers have free versions. Depending on the one you choose, it can securely log you into accounts, apps, and websites across any or all of your mobile devices. You can create complicated passwords without having to remember a long string of letters, numbers, and characters.

2. Do not use the same password across multiple logins. Always use different passwords for each account. If one is compromised, a scammer will have login information for multiple accounts at their fingertips.

3. Try to avoid easy-to-answer security questions, such as the year you graduated from high school. Scammers know the common security questions that people use and, in many cases, can easily guess the answers. For example, a common question asked is "In what city did you meet your spouse?" With minimal investigation by the scammer (perhaps by looking at your social media posts), the probability of guessing the right answer is easier. Instead, you might choose a non-corresponding answer - something that has nothing to do with the question being asked. If you have the option to create your own security questions, make them difficult for a scammer to answer.

4. Always choose two-factor authentication.

This extra step can put a barrier between you and scammers. With two-factor authentication, you will be asked to input a security code sent via text or email to confirm your identity. This is an extra level of security that can make a big difference in keeps scammers at bay.

For more information on how you can keep your account secure, visit slfcu.org/SecurityArticles. ■

Teen Article: The Profits of Community Service



SLFCU Teen Member
Nico Grayson

When COVID-19 was spreading rapidly in 2020, I wanted to do something to help our community. I decided to offer to deliver groceries and other small items for elderly people or others who were vulnerable to the effects of COVID. I sent an email to everyone in our neighborhood housing association and immediately received many

positive replies! Soon, I was making weekly deliveries to a number of people on our street.

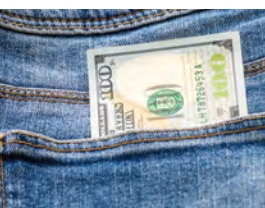
My services were free. Surprisingly though, most people gave me tips. Over the summer I made more than \$200 in tips from thankful neighbors. We became friendly with many of our neighbors, which was important because we had just moved to that neighborhood a few months before the pandemic.

In addition, I received a Hometown Hero award from New Mexico Senator Martin Heinrich. The local doctor

who nominated me said that I probably saved lives. I was even interviewed by KRQE News 13 and was on TV for an evening news segment. It was very exciting and unexpected.

Afterward, I learned that cash was not a very convenient form of money. I spend most of my money on video games, which requires a credit card to purchase online. However, my mom helped me get an SLFCU checking account with a debit card. It works just like a credit card, except you can only spend the money that you have in the account so you can't go into debt. Now, I can track my spending easily, and I have some financial independence.

From this experience, I learned that you can help people and make money at the same time. However, I found that assisting others in need was most rewarding. I intend to continue to help the community while looking for ways to make money. For example, I would like to volunteer to help care for animals at the Humane Society, and maybe that will result in a part-time job or a dog-walking service. I think there are a lot of opportunities out there if you make a little effort and have support from your family. ■



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.

SLFCU Photo Contest: Show Us Your Home Renovations!

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

We know a lot has changed during the pandemic – including what our homes look like. Share before and after photos of your home renovations (large or small) on Facebook or Instagram and you could win a \$200 Lowe's gift card!

On Facebook, add your photos in the comments of our Home Renovation Photo Contest post. Add a note to share what you found most rewarding about your home improvements and make sure to include #SLFCUHomeReno.

On Instagram, post your photos and include a caption sharing what you found most rewarding about your home improvements. Make sure to tag us on the photo (@sandialabcreditunion) and include #SLFCUHomeReno.



Note: Your Instagram account must be public for us to see your entry. Photos posted on Instagram as "stories" cannot be considered for the contest. We'll also pick two runners-up who will each win a \$50 Target gift card.

Contest ends on July 30, 2021. For complete rules, visit slfcu.org/PhotoContest. ■



PO Box 23040, Albuquerque, NM 87192

Dollars & Sense

It's a Merger!

Meet the New Rio Rancho and Paseo Branch Managers

SLFCU Partner Company Highlight

PRSRM MKTG
US POSTAGE
PAID
PERMIT NO 417
ALBUQUERQUE, NM

On the Calendar

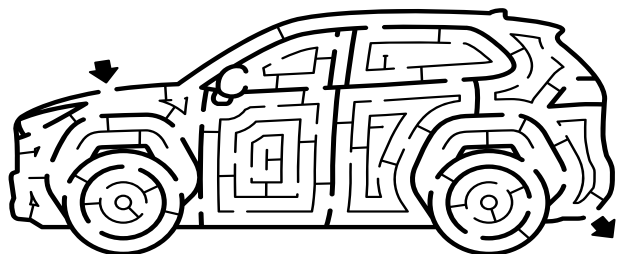
BALANCE Webinar: Safeguarding Kids' Identity

Tuesday, July 13 • 11:30 a.m. - 12:30 p.m.
Thursday, July 22 • 6:30 p.m. - 7:30 p.m.

To view more information on upcoming webinars and events, visit slfcu.org/Calendar.

Puzzled about auto financing?

Let SLFCU steer you to a great solution.



Get started now: slfcu.org/AutoLoans

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