

Consolidation of ACU Accounts into SLFCU's Transactional System

No Online, Mobile, or Phone Banking Access from July 1 at 5:45 p.m. MT to the Morning of July 2

As a result of the merger with Animas Credit Union, ACU accounts will be fully consolidated into SLFCU's transactional system in early July 2022.

We expect full access to your SLFCU accounts to be restored on the morning of Saturday, July 2.

Please note:

- SLFCU members will not have access to online or mobile banking during the downtime.
- SLFCU debit cards and credit cards can still be used during the downtime.
- ATMs can be used during the downtime; however, balances may not reflect recent transactions.
- SLFCU branch hours will not be affected. ACU branches will be closed on Friday, July 1.

- Direct deposits and other electronic payments (such as paychecks or Social Security payments) will operate as scheduled with no action required on your part.
- If you have scheduled or unscheduled bill payments or transfers occurring on July 1 or 2, you may want to reschedule them to occur before or after those dates to avoid potential delays.

We will send reminders to members ahead of time, and post information and updates on SLFCU's website and social media sites.

Our goal is to ensure a smooth transition and minimize inconvenience to our members.

We thank you for your patience and understanding during this time. ■

Spring Cleaning - for Your Car



When you think of "spring cleaning," your first thought is probably about sprucing up your home or your workspace, but not your car. Winter can be hard on cars, so with the weather warming up, now is an ideal time to restore your car to its former glory. Here are a few tips to help you get your vehicle ready for spring.

Make Time for Maintenance

Whether it's cold or hot, the climate can have an effect on the type of maintenance and equipment needed to keep your vehicle running smoothly.

Cold weather can cause problems for your vehicle's battery - and hot weather can be equally as harmful. Battery fluid can evaporate during high temperatures, leading to malfunctions that could destroy your battery. Before you head out on a long road trip, it's wise to have your battery inspected.

Your tires and braking system should also be checked by the pros. Driving on slippery roads with snow can take a toll on tires and brakes, so make sure that they're operating at full capacity. You'll also want to take care of simple services like oil changes and other fluids.

Wipe Away Winter

If your vehicle has been pelted with rock salt and endured a harsh winter, detailing your car can clear the winter gunk.

When you wash your car, pay close attention to your wheels and door jambs, which are often overlooked during a car wash. When waxing your car, make sure you find the right brand for your vehicle's exterior. This can help bring back the shine that dulled over the winter.

Depending on the condition of your vehicle's interior, cleaning can be relatively simple. Vacuum any accumulated dust and decaying leaves, clean under the floor mats, and adjust seat positions to remove as much

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Refinance with SLFCU and get a \$200 bonus!

*Some restrictions apply; visit slfcu.org/AutoLoans for details.

as possible. For the smaller nooks and crannies, a can of compressed air can work wonders to blow out dust and debris.

Get Road Trip Ready

Once your vehicle is clean and ready to enjoy the outdoors, planning a road trip may be next on your to-do list. As you start budgeting, let SLFCU give you another reason to hit the road. Now through June 30, if you refinance your auto loan with SLFCU, you'll make no payments for the first 90 days. Plus, **we'll add a \$200 bonus to your SLFCU savings account after your first payment.***

Here are some reasons to consider refinancing your SLFCU auto loan or an auto loan from another lender:

- Lower your monthly payments
- Pay off your loan faster
- Lower your interest rate
- Receive better service ■

*Promotion applies to all refinanced auto loans opened between 4/1/22 - 6/30/22. Cash bonus will be paid upon completion of the first payment after the 90-day-no-payment period has ended. Auto loans currently financed through SLFCU do not qualify for the 90 days no payments offer and will require a minimum of \$10,000 in new money/cash out in order to receive the \$200 bonus offer.



Phishing emails are just one of the many ways scammers will try to access your information online. These fake emails are designed to trick you into clicking on something that may harm your computer or giving scammers your personal information such as passwords, Social Security numbers, and other personally identifiable information (PII). Keeping your email accounts secure is one way you can help keep your PII safe and out of the hands of scammers.

Here are red flags to watch out for when checking your inbox to avoid potentially becoming a fraud or scam victim:

- **You received a message from a sender you do not know.** Before opening an email, ensure the address of the sender is from someone you know and trust, or that it matches the addresses of companies for which you signed up to receive emails. Receiving an email with

MVD Direct Kiosks at SLFCU: Another Great Credit Union Difference

One of the many reasons SLFCU members chose a credit union - instead of a bank - to manage their money is because credit unions are committed to people over profit. We actually get excited every time we can help our members keep more of their hard-earned money! Here's one great example: MVD Direct kiosks at our Juan Tabo and Cottonwood branches are giving members (and non-members, too!) a fast, easy way to renew their vehicle registration right on the spot. And, they're saving more than \$30.00 per transaction in a fraction of the time they would spend at a privatized MVD.

SLFCU member Sandra J. said it best:
"I appreciate SLFCU management having the MVD kiosks installed here. I used it last month and it was so simple and quick!"

MVD Direct kiosks are available Monday to Saturday during regular branch hours for members and non-members alike. SLFCU is donating a portion of each transaction fee to philanthropic organizations in our community. Learn more: slfcu.org/MVDKiosks ■



Spring Clean Your Vehicle

Cut out this handy checklist to help ensure your car is in top-running condition.

- Test car battery
- Change oil
- Rotate tires
- Check brakes
- Replace wiper blades
- Check lighting systems
- Wash exterior
- Detail interior
- Test air conditioning

misspellings in the email address (such as sweepstakes@sltcu.com) is often the first sign to stop and verify the sender is someone you know before opening the email.

- **You are being pressured to act quickly, or the subject matter contains false urgency.** Many times, scammers will use urgent language or scare tactics to get you to click on something that may be harmful to your computer. For example, the subject line may read

"INSTRUCTION/WARNING TO RELEASE YOUR UNPAID FUNDS" even though you aren't expecting money from anyone.

- **The email has strange formatting and/or logos or wording that aren't quite right.** Scammers will often try to make their emails appear to come from a company people already know or trust to trick you into clicking on their links. The email may appear to be a shipping notification from FedEx or UPS, for example, but the logo may be fuzzy, the text may contain misspellings, and/or the "track package" button may look different than previous emails you have received.

These are just a few things to keep in mind to make you stop and think before clicking on something that can cause you harm. For more tips on staying safe while navigating online and ways that SLFCU is helping to protect your information, visit slfcu.org/SecurityArticles. ■



Savings Laboratory® Day!

SLFCU's youth members came to the Juan Tabo branch on April 16 to meet Sandy the Lab and learn more about our Savings Lab program! Treats and pictures with Sandy were enjoyed while kids received an extra sticker for coming to this event.

Pictured are Sandy the Lab with Eva, one of SLFCU's Savings Laboratory Young Savers.



SLFCU Scholarship Competition

Application Deadline: **May 31, 2022**

Visit slfcu.org/ScholarshipCompetition to view eligibility requirements and enter.



Springing into home improvement?

\$100 bonus offer
for new credit card holders!

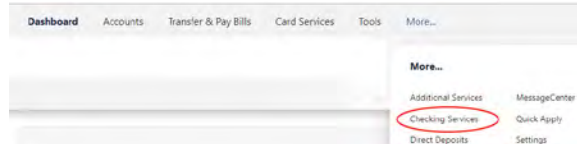
Learn more: slfcu.org/CreditCards

Some restrictions apply. See website for details.

Order Your Checks in SLFCU Online Banking

Time to order more checks? It's quick and easy to order them through SLFCU's online banking! Here's a quick guide to walk you through the process:

1. Log in to online banking.
2. Navigate to **Checking Services** under the "More" menu.



3. Click **Order Checks**.



4. A new window will open with your account information auto-populated into the check ordering form. Click **Continue**.
5. You will be prompted to verify your name and address. Click **Submit** to be taken to the check ordering website where you can select your preferred check style, quantity, and preferred shipping method.

You can also use **Checking Services** to view your order status and order history. If you need assistance or you haven't enrolled in online banking, you can also stop by any SLFCU branch to place a check order. ■

Livermore ATM Now Available!

An ATM is available for use on the Livermore Sandia National Laboratories campus near the Badge Office.

1 Thunderbird Lane, Livermore, CA 94550
Withdraw or deposit funds | View account balances

The ATM is part of the CU Anytime network and is available for use anytime the General Access Area is open to the public. Find other nearby ATMs:
slfcu.org/Locations

Your Credit Union: Share the Legacy, Grow Our Impact

You love your Credit Union, and we cherish each of our members. Did you know that your family and even non-related household members can take advantage of SLFCU's outstanding products, competitive rates, and excellent service? Here's how you can help grow our SLFCU family and pave the way for your loved ones to reach their financial goals.

Invite family and household members to apply. As an SLFCU member, your spouse, children, siblings, parents, grandparents, and even roommates are also eligible for membership! Encourage them to explore what SLFCU has to offer, and whether our products and services are a good fit for their financial needs and goals.

Non-family and non-household members may also be eligible to join. Employees of select partner companies and members of certain associations and groups are

also qualified for SLFCU membership. Friends and co-workers who are looking to switch to SLFCU can learn whether they are eligible by calling **505.293.0500** or **800.947.5328**, visiting their nearest branch, or visiting slfcu.org/WhoCanJoin.

How You Can Help

SLFCU is focused on our members' financial health. That's why we offer some of the most competitive products, services, and rates in our area. You can help SLFCU remain competitive by spreading the word!

Additionally, our devotion to philanthropy and giving back to our community are what set us apart from larger and for-profit financial institutions like big banks. This matters a great deal - because as our membership grows, so does our ability to make a difference... not only for our members, but in the communities we serve. ■

Paying Down Student Loans

Create Your Own "Relief Package"

Federal student loan payments have been deferred again until August 31, 2022. However, borrowers should start creating a plan now for when payments resume. Recent high school graduates and returning students also need to start planning for the upcoming fall semester.

Options for New Students

FAFSA: Applying for the Free Application for Federal Student Loan Aid (FAFSA) determines what federal loans, grants, and work-study programs you are eligible for. FAFSA submissions for the 2022-2023 school year will be accepted until June 30, 2022.

Federal loans: These loans do not typically have a credit requirement, offer income-driven repayment options, and include forgiveness options.

Private loans: A private student loan from SLFCU can help bridge funding gaps and offer potentially lower interest rates and higher loan limits.

Post-Graduation Options

Make small payments: With 0% interest, payments made on your federal student loans between now and August 31 will apply to your principal balance. Even small payments can improve your credit.

Student loan consolidation: If you have multiple federal loans, a direct consolidation loan can help. You will only have one student loan payment to manage, an extended repayment period, and other repayment options.

Refinance with SLFCU: Whether you have federal or private student loans, refinancing with SLFCU could save you more money with low interest rates and two repayment options.

Learn more and apply: slfcu.org/StudentLoans ■



PO Box 23040, Albuquerque, NM 87192

Dollars & Sense

Consolidation of ACU Accounts into SLFCU's Transactional System

Spring Cleaning – for Your Car

Tips for Recognizing Phishing Emails

PRSR MKTG
US POSTAGE
PAID
PERMIT NO 417
ALBUQUERQUE, NM

On the Calendar

Visit slfcu.org/Calendar to view more events.

MEMBERS Financial Services* Webinars

Tues. May 3 • *Women and Investing* • 6:00 p.m. MT

Tues. May 17 • *Rollover Planning* • 5:30 p.m. MT

Mon. May 30 • *Memorial Day* • All Branches & Contact Center Closed

*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. FR-4691507.1-0422-0524**

Buying a home without a roof inspection.

Not smart.

Buying a home with no origination fees.

Very smart.



Learn more: slfcu.org/HomeLoans



Stay Connected: fb.com/SLFCU [@SLFCU](https://twitter.com/SLFCU) linkedin.com/company/SLFCU

