

## Shop and Travel with Your SLFCU Visa Credit Card

SLFCU's new Visa Signature® and Visa Platinum® credit cards come with shopping and travel benefits that can save you money and make life easier.



### Shopper Benefits

SLFCU Visa Signature and Visa Platinum credit cards provide:

- Warranty Manager Service<sup>1</sup> – Double the time period of the manufacturer's warranty, up to one additional year, for eligible items purchased with your Visa card. You can also register your receipt and warranty information, which can be kept on file until you need them.

Visa Signature credit cards also come with:

- Price Protection<sup>1</sup> – If you buy an eligible item with your SLFCU Visa Signature credit card and find it advertised for less within 60 days of purchase, you can be reimbursed for the difference.
- Visa Signature Shopping – Shop and save with discounts at top retailers, from jewelry to apparel and electronics. For current offers, visit [www.visa.com/signature](http://www.visa.com/signature).

<sup>1</sup>Certain terms, conditions, and exclusions apply. In order for coverage to apply, you must use your covered Visa card to secure transactions. Please refer to the Visa Signature® Guide to Benefits or Visa Platinum® Guide to Benefits at [www.slfcu.org](http://www.slfcu.org) for further details.

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## The Benefits of Refinancing Your Auto Loan

In many situations, refinancing your auto loan can help you meet your financial goals or save you money. Here are the top three reasons members decide to refinance their auto loans from other lenders with SLFCU.

### Lower your monthly payments.

If you need lower monthly payments to make some room in your budget, taking advantage of SLFCU's low rates or extending the term of your loan can help. SLFCU is currently offering rates as low as 2.25% on all loan terms for both new and used vehicles.\*

\*Available rate is based on credit history and may be higher than rate listed here. Offer applies only to loans new to SLFCU. Rate subject to change without further notice. Not everyone will qualify for the lowest rate.

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## Protect Yourself from Mail Theft

Mail theft occurs when an individual's mail has been stolen or redirected to a new address without the individual's knowledge. Due to the personal information often contained in official mailings, stolen mail could provide criminals with the information they need to perpetrate identity theft and other types of fraud.

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## Thank You!

SLFCU's growth and strength are testaments to our members' loyalty and fiscal responsibility. We are grateful for the trust you extend to us. Thank you for doing business with Sandia Laboratory Federal Credit Union.



# Protect Yourself from Mail Theft

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## Places to Watch Carefully for Fraud

Here are a few tips on ways to help prevent valuable information from getting into the wrong hands and reduce the chances of having your identity stolen.

### Mailboxes

- Pick up your mail as soon as possible after delivery. Avoid leaving mail in your mailbox overnight.
- Sign up for eStatements so your paper statement doesn't go to your mailbox each month.
- If you are going on vacation, ask the post office to place a hold on your mail until you return.
- Send outgoing mail with items such as checks, gifts, and documents containing personal information from inside the post office, or give them directly to a letter carrier. Don't leave them in freestanding mailboxes or your personal mailbox.

### Accounts

- Monitor your accounts frequently. Follow up when you see unusual account activity or if you get a bill in the mail that you didn't expect.
- If merchants refuse your payments, call your card issuer immediately. Once thieves have your personal information, like account numbers, they can exhaust your bank accounts and rack up charges on your credit cards.

### Credit Report

- Review your credit report regularly and watch for accounts you did not open. In some cases of identity theft, fraudsters will open utility accounts in your name or use your health insurance fraudulently.
- Dispute any inaccuracies you find. Learn more about how to check and dispute your credit report at [www.slfcu.org/CreditReport](http://www.slfcu.org/CreditReport).

# Spend Less Than You Earn

## A Simple Budget Can Help Teens Better Manage Their Money



*SLFCU member Sarah Newman is a high school junior and published author.*

The key to budgeting is understanding your expenses and how much you make. I recommend having a savings account and a spending account like SLFCU's Money Manager, Quick Cash, or Young Adult checking account.

Get started by tracking the amount you spend per month, just to get an idea of what that usually looks like for you, and your income. Once you have a good idea of monthly expenses, your goal is to spend less than you make. Having a well-rounded and strict "money diet" can help ensure that you pay your bills on time, have the funds to cover emergencies and unplanned expenses, save money, and reach your financial goals!

One wonderful thing about the time and place we live in is that money management information and tools are actually in your reach. For example, if you need to create or rework your budget, there are many online resources with budgeting calculators, worksheets, and tracking programs.

Now, something to remember is to track your take-home pay and not your gross pay. If you receive sporadic income that is not necessarily a salary (such as babysitting, housesitting, etc.), not including it will help you stay within your budget.

"Fraudsters have become very creative with your personal information and can steal your identity long before you realize it," SLFCU Risk Manager Rachel Dimas cautions. "Sometimes they take your account number from stolen mail and match it up with someone else's name, create fraudulent checks, and use them to make purchases. If a fraudster gets your account number, it is like gold to them."

### What to do if you're concerned

Having fraud on your account or seeing something questionable may be alarming. Here are some steps you can take to identify and resolve mail fraud or identity theft.

- Visit an SLFCU branch. We can help review your accounts to see if fraud has occurred.
- Call the police to file a report.
- Call the U.S. Postal Service at 877.876.2455 to report any mail theft.

Visit the Federal Trade Commission at [www.FTC.gov](http://www.FTC.gov) for more information.

*By Krystyna Ciszek*

## Register for eStatements

When you sign up for eStatements, SLFCU will send you an email notification each month letting you know that your statement is ready to view or print in CU@home® Online. SLFCU will not email your statement.

### How to register

Log in to CU@home Online, select Alerts, then eStatements and eNotices.

Not using CU@home? Visit [www.slfcu.org](http://www.slfcu.org) and click Enroll in the CU@home box to get started.

Once you've totaled up your monthly income and your monthly expenses, subtract the expenses from the income to get the difference. A positive number means that you are spending less than you earn. Congratulations! A negative number shows that your expenses are greater than your income. This means you must trim your expenses in order to live within your means. If you use a credit card, pay it off in full every month. Building up debt is not staying within budget.

Track your budget to make sure you're not straying from it, and make adjustments as needed. Best of luck!

*By Sarah Newman, SLFCU Member*

## Teens Can Get \$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. SLFCU will award teens \$100 for published articles.

Visit [www.slfcu.org/TeenArticles](http://www.slfcu.org/TeenArticles) for details and to submit an article. SLFCU will review all submissions and respond within 30 days.



# Refinancing Your Auto Loan

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## Pay less in interest; pay off your loan more quickly.

Refinance your auto loan to take advantage of lower interest rates and save on the total amount of interest you'll pay over the life of the loan. You could also consider opting for a shorter loan term to save on the total interest you pay.

Plus, since SLFCU does not charge a penalty for paying off your loan early, many members choose a longer term with lower monthly payments with the intent to make larger payments each month. They generally pay less in interest in the long run but can revert to making their regular monthly payment if they have unplanned expenses.

## Get better service.

Managing your auto loan at SLFCU is easy and convenient. You can see your loan balance and payments by logging in to CU@home Online or through our mobile app. Making payments is as simple as transferring money from your SLFCU Savings or Checking account, or we offer other convenient ways to make payments. You'll receive the same great service you expect from SLFCU.

## Refinancing your vehicle is easy.

Apply online anytime at [www.slfcu.org](http://www.slfcu.org), by calling us at 505.293.0500 or 800.947.5328, or by visiting any of our branches. Here are some tips to make the process even easier:



Available rate is based on credit history and may be higher than rate listed here. Offer applies only to loans new to SLFCU. Not everyone will qualify for the lowest rate. Qualified borrowers may defer payments for 90 days after loan origination. Interest will continue to accrue. Rate and special offer subject to change without further notice. Annual Percentage Rate effective 10/24/2016.

- Before you apply, call your existing auto lender and ask what your 10-day payoff amount is as well as any payoff instructions they have.
- We will need information about your vehicle during the application process or soon after. Information includes: the year, make, and model of your vehicle; the vehicle's mileage; and the VIN number.

If you need help deciding if refinancing is right for you, call us at 505.293.0500 or 800.947.5328 or stop by any branch.

By Nicole Riner

## Skip a Payment on Select Loans

Skipping a loan payment can be helpful when you're faced with unplanned expenses or during high spending months, like the holidays.

SLFCU allows members in good standing to skip up to two months' payments on your auto loan, signature loan, or CreditLine in any rolling 12-month period. There is a \$25 service charge per skipped month that is added to the balance of the loan, and interest will continue to accrue on the loan.

Requests to skip a monthly payment can be made online at [www.slfcu.org/Skip](http://www.slfcu.org/Skip) or at any branch and must be received at least three days prior to the payment due date.

## Savings Yields

Share Savings & Checking	DR	APY	Term Share Certificates* 18 month bump rate	DR	APY
Share Savings \$100 - \$9,999	0.20	0.20	\$2,000 minimum balance		
IRA Share Savings \$5 - \$9,999	0.20	0.20	\$2,000 - \$49,999	0.60	0.60
Savings & IRA Share Savings \$10,000 to \$49,999	0.30	0.30	\$50,000 - \$99,999	0.70	0.70
Savings & IRA Share Savings \$50,000 or more	0.40	0.40	\$100,000 - \$199,000	0.80	0.80
Money Manager \$500 or more	0.15	0.15	\$200,000 and over	0.90	0.90
<b>Money Market Savings</b>			<b>36 months</b>	<b>DR</b>	<b>APY</b>
\$2,500 - \$9,999	0.35	0.35	\$1,000 minimum balance		
\$10,000 - \$24,999	0.40	0.40	\$1,000 - \$49,999	1.45	1.46
\$25,000 - \$49,999	0.45	0.45	\$50,000 - \$99,999	1.55	1.56
\$50,000 and over	0.50	0.50	\$100,000 - \$199,000	1.65	1.66
<b>Term Share Certificates* 6 to 11 months</b>	<b>DR</b>	<b>APY</b>	\$200,000 and over	1.75	1.77
\$1,000 minimum balance			<b>48 month variable rate</b>	<b>DR</b>	<b>APY</b>
\$1,000 - \$49,999	0.40	0.40	\$1,000 minimum balance		
\$50,000 - \$99,999	0.50	0.50	\$1,000 - \$49,999	0.87	0.87
\$100,000 - \$199,000	0.60	0.60	\$50,000 - \$99,999	0.97	0.98
\$200,000 and over	0.70	0.70	\$100,000 - \$199,000	1.07	1.08
			\$200,000 and over	1.17	1.18

## Loan Rates

New Vehicles			
Term	APR**		
All terms up to 84 months	As low as 2.25%		
Used Vehicles			
Term	APR**		
All terms up to 72 months	As low as 2.25%		
<i>Vehicles from the current or two previous model years and mileage = &lt;25,000 qualify for new car rates.</i>			
SmartValue™ 5/5 Adjustable Rate First Mortgages - Owner Occupied			
Term	Rate (1 <sup>st</sup> 5 Years)	APR	Current Calc. of Rate Remain. Term†
30 yr	2.99%	3.90%	4.00%
Jumbo SmartValue™ 5/5 Adjustable Rate First Mortgages - Owner Occupied			
Term	Rate (1 <sup>st</sup> 5 Years)	APR	Current Calc. of Rate Remain. Term†
30 yr	2.99%	3.90%	4.00%

Rate, DR (dividend rate), APR (annual percentage rate), and APY (annual percentage yield) as of 10/24/2016. Subject to change without further notice.

\*Penalty may be imposed for early withdrawal.

\*\*Non-variable rate loans, 100% financing available including tax, title, license and extended warranties. Available rate is based on credit history and term and may be higher than rates listed here. All loans subject to credit approval. Rates subject to change without notice.

†Rate and payments adjust only once every five years. The current calculation of the rate for the remaining term is based on the current index plus margin, subject to the floor rate of 4.00%, and rounded to the nearest eighth of a percentage point, however, the index for the future is unknown. The current index plus margin, rounded to the nearest eighth of a percentage point, is 3.375%. Maximum loan-to-value is 80%. Construction loans and mobile home loans are excluded from this offer. A \$25 initial credit report fee applies to all mortgage loans. If loan does not close, fees incurred will be charged to the member. All loans subject to credit approval. Rates subject to change without further notice. Contact SLFCU for details.

For concerns regarding policies/procedures, conflicts of interest, or fraud: SLFCU Supervisory Committee, PO Box 13045, Albuquerque, NM 87191

Federally insured by NCUA



# Comprehensive Financial Planning: What It Is, Why It Matters

Your approach to building wealth should be built around your goals and values.

Brought to you by the MEMBERS Financial Services Program\* located at SLFCU

## Just what is “comprehensive financial planning”?

As you invest and save for retirement, you will no doubt hear or read about it – but what does that phrase really mean? Just what does comprehensive financial planning entail, and why do knowledgeable investors request this kind of approach?

While the phrase may seem ambiguous to some, it can be simply defined.

## Comprehensive financial planning is about building wealth through a process, not a product.

Financial products are everywhere, and simply putting money into an investment is not a gateway to getting rich, nor a solution to your financial issues.

## Comprehensive financial planning is holistic.

It is about more than “money.” A comprehensive financial plan is not only built around your goals, but also around your core values. What matters most to you in life? How does your wealth relate to that? What should your wealth help you accomplish? What could it accomplish for others?

## Comprehensive financial planning considers the entirety of your financial life.

Your assets, your liabilities, your taxes, your income, your business – these aspects of your financial life are never isolated from each other. Occasionally or frequently, they interrelate. Comprehensive financial planning recognizes this interrelation and takes a systematic, integrated approach toward improving your financial situation.

## Comprehensive financial planning is long-range.

It presents a strategy for the accumulation, maintenance, and eventual distribution of your wealth, in a written plan to be implemented and fine-tuned over time.

## What makes this kind of planning so necessary?

If you aim to build and preserve wealth, you must play “defense” as well as “offense.” Too many people see building wealth only in terms of investing – you invest, you “make money,” and that is how you become rich.

That is only a small part of the story. The rich carefully plan to minimize their taxes and debts, and adjust their wealth accumulation and wealth preservation tactics in accordance with their personal risk tolerance and changing market climates.

## Basing decisions on a plan prevents destructive behaviors when markets turn unstable.

Impulsive decision-making is what leads many investors to buy high and sell low. Buying and selling in reaction to short-term volatility is a day trading mentality. On the whole, investors lose ground by buying and selling too actively. The



Boston-based investment research firm Dalbar found that from 1994 to 2013, the average retail investor earned 5% a year compared to the 9% average return for U.S. equities – and chasing the return would be a major reason for that difference. A comprehensive financial plan – and its long-range vision – helps to discourage this sort of behavior. At the same time, the plan – and the financial professional(s) who helped create it – can encourage the investor to stay the course.<sup>1</sup>

## A comprehensive financial plan is a collaboration and results in an ongoing relationship.

Since the plan is goal-based and values-rooted, both the investor and the financial professional involved have spent considerable time on its articulation. There are shared responsibilities between them. Trust strengthens as they live up to and follow through on those responsibilities. That continuing engagement promotes commitment and a view of success.

## Think of a comprehensive financial plan as your compass.

Accordingly, the financial professional who works with you to craft and refine the plan can serve as your navigator on the journey toward your goals.

The plan provides not only direction, but also an integrated strategy to try and better your overall financial life over time. As the years go by, this approach may do more than “make money” for you – it may help you to build and retain lifelong wealth.

MEMBERS Financial Services may be reached at 505.237.3930 or by emailing [memfs@slfcu.org](mailto:memfs@slfcu.org) to schedule a no-cost no-obligation appointment.

\*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.**

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Citations.

1 - [fool.com/investing/general/2015/03/22/3-common-mistakes-that-cost-investors-dearly.aspx](http://fool.com/investing/general/2015/03/22/3-common-mistakes-that-cost-investors-dearly.aspx) [3/22/15]



# Shop and Travel with Your SLFCU Visa Credit Card

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## Travel Benefits

SLFCU Visa Signature and Visa Platinum credit cards provide:

- Roadside Dispatch<sup>®1</sup> – A 24/7 on-demand referral dispatch network provides emergency roadside assistance, towing, and locksmith services.
- Travel and Emergency Assistance Services<sup>1</sup> – Get help coordinating medical, legal, and travel services when you need them. The cost of any goods or services is your responsibility.
- Auto Rental Collision Damage Waiver<sup>1</sup> – With your Visa card, you can be covered for damage due to collision or theft. Secure and charge your rental to your covered card, and decline the collision damage waiver (or loss damage waiver) offered by the rental agency.
- Emergency Card Replacement & Cash Disbursement – This 24-hour worldwide service allows you to quickly and easily get a replacement Visa card sent to you and/or receive emergency cash at a convenient location.

Visa Signature credit cards also come with:

- Trip Delay Reimbursement<sup>1</sup> – If your trip is delayed more than 12 hours, you can be reimbursed up to \$300 in expenses per person for you and your eligible family members.
- Visa Signature Travel – Enjoy special offers and upgrades at more than 900 of the world's most prestigious properties with the Visa Signature Luxury Hotel Collection. Visit [www.visa.com/signature](http://www.visa.com/signature) for all current travel offers.
- Visa Signature Concierge – Your complimentary Visa Signature Concierge service is available 24 hours a day to help you find tickets to sports and entertainment events or provide restaurant reservations — wherever your travels take you. (Cardholders are responsible for the cost of any goods or services purchased by the Visa Signature Concierge on cardholders' behalf.)

Visit [www.slfcu.org](http://www.slfcu.org) for complete details about card benefits and rates. Apply online, visit any branch, or call 505.293.0500 or 800.947.5328.

*By Becky Richards*

<sup>1</sup>Certain terms, conditions, and exclusions apply. In order for coverage to apply, you must use your covered Visa card to secure transactions. Please refer to the Visa Signature<sup>®</sup> Guide to Benefits or Visa Platinum<sup>®</sup> Guide to Benefits at [www.slfcu.org](http://www.slfcu.org) for further details.

## Keep Your Cards Working While You Travel

Your SLFCU debit and credit cards are protected by a system that detects unusual patterns of activity and may block transactions unless you verify that the transaction is legitimate. 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.

To reduce phone calls requesting you to verify transactions throughout the duration of your trip, notify SLFCU of your travel dates and locations. Call 800.947.5328, 505.293.0500, visit any branch, or send a secure message within CU@home.



## Reward Kids for Saving The Savings Laboratory Can Help Teach Kids to be Smart with Their Money

Designed to help encourage savings habits and financial responsibility at an early age, the SLFCU Savings Laboratory program offers an engaging way for kids to get excited about saving. Kids can learn about setting and reaching savings goals while earning prizes for their efforts.

### Collect stickers in a Savings Laboratory notebook.

Do your children have a plan for their allowances or the money they receive for birthdays or holidays? At SLFCU, every time kids make a deposit of at least \$5 into their primary Share Savings accounts, they'll be rewarded with a sticker for their Savings Laboratory notebook.\* When they have collected 10 or 20 stickers, they can earn a prize.

### Choose a prize.

Once kids have collected 10 stickers they can choose to redeem them for one of these prizes:

- \$10 gift card to Barnes & Noble
- \$10 gift card to the New Mexico Museum of Natural History & Science

Or kids can wait, collect 20 stickers, and redeem them for a bigger prize:

- \$25 gift card to Barnes & Noble
- Two Regal movie tickets

### Utilize the Savings Laboratory as a teaching tool.

Use every sticker your children collect as an opportunity to discuss savings habits. Have a conversation about which prize they're saving for and why they chose that prize. Discuss the difference between saving for a smaller prize and a bigger prize, and help them determine how close they are to achieving their goals. They can watch their savings accounts grow while working toward their specific prize goal.

Making regular deposits with your children is also a great way to teach kids how credit unions work and help familiarize them with filling out deposit forms, interacting with tellers and member service representatives, and how to review their growing account balance on their receipt.

### Get your Savings Laboratory notebook today.

Stop by any branch or call 505.293.0500 or 800.947.5328 to receive a notebook. To open a primary Share Savings account for your child, you will need the child's Social Security Number and date of birth. Additional documents, such as a birth certificate, may also be required.

*By Krystyna Ciszek*

\*Program participation is restricted to members ages 12 and under. Deposit must be made to a primary Share Savings account (not a custodial account). Share Savings 0.20% APY as of 10/24/2016.

## Access Your Accounts with SLFCU's Mobile App

Access your accounts from your smartphone or tablet with the CU@home Mobile app.

- Deposit checks by taking a picture.
- View balances of savings and checking accounts, credit cards, and loans.
- Pay bills.
- Transfer money between your SLFCU accounts.
- Locate ATMs, SLFCU branches, and shared branches.

Just search for "SLFCU" in your device's app store to get the free app today. Business members can also download our mobile app for Business Online.



**Get more with SLFCU's new Visa Signature® or Visa Platinum® credit card.**

▶ Visit [www.slfcu.org](http://www.slfcu.org).



PO Box 23040, Albuquerque, NM 87192

### Dollars & Sense

*Benefits of Refinancing Your Auto Loan*  
*Shop and Travel with Your SLFCU Visa® Credit Card*  
*Comprehensive Financial Planning: What It Is, Why It Matters*

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## On the Calendar

### Veterans Day

Friday, November 11 • All Branches Closed

### Thanksgiving Day

Thursday, November 24 • All Branches Closed

### Christmas Day - Observed

Monday, December 26 • All Branches Closed

### Additional Holiday Hours

Friday, November 25 • Kirtland, Livermore East Closed  
December 27 - 30 • Kirtland, Livermore East Reduced Hours  
Visit [www.slfcu.org/Events](http://www.slfcu.org/Events) for details.

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### Seminar: Social Security and Your Retirement

Tuesday, November 15, Noon - 1:00 p.m. Tech Park Branch  
Tuesday, November 15, 5:30 - 6:30 p.m. Juan Tabo Branch

Transforming Social Security into a winning retirement strategy

\*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 fifty states of the United States of America. FR-1366366.1-1215-0118  
Representatives are not tax advisors or Social Security experts. For information regarding your specific tax situation, please consult a tax professional. To discuss your specific SSA benefits questions, please contact the SSA office in your area.