

Review Your Credit Report

The Fair Credit Reporting Act requires each of the nationwide credit reporting companies to provide you a free credit report, upon your request, once every 12 months. A personal request for your credit report will not impact your credit score.

Nationwide consumer credit reporting agencies – Equifax®, Experian®, and TransUnion® – receive data from various organizations and companies with which you have credit. This data is compiled into a report that reflects factors like the length of your credit history, your payment history, credit you have applied for which enabled companies and organizations to access your credit report, and the amount of money you have borrowed.

Why Should I Review My Credit Report?

Reviewing your credit report regularly will help you identify errors or warning signs of identity theft, so you can take steps to address these issues. Financial institutions, landlords, and prospective employers may also look at your report, and it's important that it is an accurate reflection of your creditworthiness.



How Do I Get a Copy of My Report?

You may request a copy of your report from each of the nationwide agencies through annualcreditreport.com, the only website authorized by the Federal Trade Commission to provide you with a free annual credit report. You may request one report from each agency once every 12 months, even if you have frozen your credit to help protect against fraud.

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Teach Saving Habits Early with the SLFCU Savings Laboratory®



Ryan McCoy helped his son Lincoln redeem his first Savings Laboratory notebook at the Rio Rancho branch.

With the SLFCU Savings Laboratory, teaching your child positive financial habits can be both fun and rewarding. The Savings Laboratory is designed to teach kids about saving money and setting financial goals. Each time a child makes a deposit they make progress toward earning prizes.

It's never too early to start saving with the Savings Laboratory program since children of any age can open an SLFCU primary savings account. SLFCU members Ryan and Kasie McCoy opened

a primary savings account for their son Lincoln soon after his birth, and at just six months old he earned his first Savings Laboratory prize – a \$25 Barnes & Noble gift card.

"It's important for us to instill good financial habits for Lincoln," Kasie says, so they've already started teaching him through routine. "By participating in the program while he's still so young, we're able to get used to routinely making deposits into his account with money he's received as gifts, as well as work toward earning incentives for him that are educational learning opportunities, even at this age."

While Lincoln is young, Kasie and Ryan will make regular deposits into his savings account to prepare for his future.

When he is older, they can use the Savings Laboratory to help teach him good savings habits as he works toward earning prizes on his own. "We're looking forward to involving him in the experience of making his own deposits and getting stickers for his Savings Laboratory notebook. We hope to build a savings account that he can contribute to and use for some of the more expensive purchases he'll experience as a teen, like a down payment on a car or college tuition."

Kids Earn Prizes for Saving

Kids can start saving with the Savings Laboratory and work toward earning prizes by requesting a Savings Laboratory notebook. The program is available to all SLFCU members ages 12 and under with a primary savings account (custodial accounts are not eligible). For each deposit of \$5 or more into the child's savings account, they will receive a Savings Laboratory sticker to place inside the notebook (limit one sticker per day). Once they have 10 stickers, your child can redeem the notebook for a \$10 gift card to Barnes & Noble or the New Mexico Museum of Natural History & Science. If they choose to wait and continue collecting stickers, they can redeem 20 stickers for two Regal movie tickets or a \$25 Barnes & Noble gift card. Waiting to redeem their notebook can help kids to understand the benefits of saving toward a goal.

Speak with an SLFCU Financial Services Representative if you would like to open a primary savings account for your child and start their participation in the Savings Laboratory. If your child already has a primary savings account and you would like to request a Savings Laboratory notebook, visit any branch or call 505.293.0500 or 800.947.5328. ■

Program participation is restricted to members ages 12 and under. Deposit must be made to a primary savings account (not a custodial account). Savings 0.20% APY as of 6/11/2018. Not responsible for lost or stolen notebooks. Notebooks completed with 10 or 20 stickers may be redeemed for one prize available for the corresponding level. Prizes may be subject to availability. Notebooks may be redeemed at any branch location during regular branch hours or mailed to P.O. Box 23040, Albuquerque, NM 87192, Attn: Marketing. Not valid in exchange for cash or cash equivalent. Notebooks and stickers are void if copied, sold, or purchased. Notebook must be surrendered at time of redemption. Redemption of completed notebooks may be refused due to program abuse, as determined by SLFCU at its sole discretion. SLFCU reserves the right to discontinue this program at any time.

Review Your Credit Report

Since not all organizations or businesses report to all three nationwide agencies, it's important that you review each one. You can order all three at once; however, staggering them every few months allows you to check for fraud and errors throughout the year.

What Information Will I Need to Provide?

To request a credit report, you'll need to provide your name, current and previous addresses, social security number, date of birth, and various information regarding your credit history, which helps verify your identity. As always, use caution when providing personal information. When requesting your report online, verify the website you are using is legitimate. If you are requesting your reports by phone, call the verified phone

number, rather than using a phone number from an unsolicited call or email.

Can I Use Other Sites That Advertise Free Credit Reports?

Other sites that claim to provide your report at little or no cost are not part of the legally mandated free annual credit report program and often require certain terms or conditions. This may include charging you for other services they offer or enrolling you in a monthly subscription where only the first month is free.

Learn more about credit scores or make an appointment to review your credit report with an SLFCU loan officer by calling 505.293.0500 or 800.947.5328. ■



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Access Your SLFCU Accounts Anywhere

Manage your money and avoid unnecessary trips to a branch or ATM with SLFCU online and mobile banking. These free SLFCU services give you access to your SLFCU accounts everywhere life takes you, saving you both time and money.

Manage Your Money

Check your balance, transfer money between accounts, or even send money to friends or family within online and mobile banking. Set up alerts to be notified by text, email, or push notification when purchases are made, your account balance reaches a certain amount, you've exceeded a budget category, and more. To set up custom alerts, go to Settings > Notifications in online banking or the SLFCU mobile app.

Deposit Checks

Deposit checks into any SLFCU account using online or mobile banking. Simply select the account you would like to deposit your check into, take or upload a photo of the front and back of the check, and confirm your deposit.

Pay Your Bills

Pay your mortgage, credit cards, student loans, and more. In many cases you can also view your bills within the pay bills widget. Once payees are established you can quickly and easily pay them again in the future, making one-time payments quick and easy. Or set up recurring payments to ensure that your bills are paid correctly and on time.

Review Your Spending

Enroll in eStatements and eNotices to keep your personal information out of your mailbox. You'll receive a monthly email notification when your statement is ready to view in online banking. Log in to view or print any statement within the last 18 months. With eNotices you'll receive an email notification, with your personal information masked for your security, about account activity like overdraft transfers, insufficient funds, or certificate renewals. To enroll in eStatements and eNotices, go to the member services widget within online banking.



Enroll Today

Enroll in online banking by visiting slfcu.org or downloading the SLFCU mobile app to your Apple® or Android™ device. To create your account, you will need your account number, social security number, and date of birth, email, or zip code. ■

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When is a Credit Union Not Like a Bank?

Similarities and Differences Create Better Options

A credit union – especially one as well established as SLFCU – offers the same products and services as banks, but because members are our first priority, we focus on service and financial education, better rates, and lower fees.

Lots of ATMs? We've Got That.

If you're concerned that belonging to a credit union instead of a big bank means you'll have trouble accessing your cash, don't worry. Most credit unions, including SLFCU, belong to a nationwide network of 28,000 surcharge-free ATMs. Use our online and mobile locator to find the ATM closest to you.

More Than Checking and Savings Accounts

Although SLFCU offers a variety of savings and checking options, we can also help finance your home. All of our mortgages are serviced by our staff – from application and processing to closing the loan and beyond. When you make a payment or have questions, you'll talk to the professional, friendly staff at SLFCU. We offer fixed rate and adjustable rate mortgages, jumbo loans, construction loans, and more. Plus, our loan officers aren't paid on commission; their job is to help you find the mortgage that best fits your needs.

SLFCU has credit cards and auto loans designed to meet your financial lifestyle. We offer a low rate credit card, a rebate card, and an exclusive card with a higher credit limit, higher rebate, and premium benefits. We offer longer auto loan terms than many other lenders, providing more flexibility for lower monthly payments.

The MEMBERS Financial Services Program* located at SLFCU provides investment and retirement services such as retirement planning, trust and estate conservation, and products like IRAs, stocks, bonds, mutual funds, and annuities. For a no-cost, no-obligation appointment with a financial advisor, call 505.237.3930 or 800.947.5328 x3930.

SLFCU business accounts make a difference in our local economies. By servicing loans in New Mexico, SLFCU can make loan decisions faster. This helps keep small businesses running,

Mortgages May Trigger Unsolicited Mail

If you have closed on a new or refinanced mortgage loan or Home Equity CreditLine, you may receive multiple solicitations in the mail after you obtain your loan.

These could include offers for mortgage protection insurance, bi-weekly payments, or even just requests that you contact someone regarding your loan with little explanatory detail.

If you receive these solicitations, here are some things to be aware of:

- SLFCU has not sent these mailings nor do we sell or provide any member information to these companies. Any time a lien is filed against your home, it becomes public record and therefore accessible to any person or company that wants to find the information. There are many companies that search for mortgage information in order to market to homeowners.
- If you are interested in mortgage protection coverage, we suggest contacting your homeowner's insurance agent for possible options.

Members may periodically receive mailings from SLFCU-affiliated companies like TruStage®. However, we do not share member information with non-affiliated companies. ■

creates jobs, and sustains growth. The business product line includes real estate loans, credit lines, credit and debit cards, and cash management services.

On-the-Go Account Access

We love to see you in our branches, but we also understand that your financial needs have to be met wherever you are. You can use online or mobile banking to pay bills, transfer funds, view balances and statements, contact a representative, and more.

We also offer other convenient ways to manage your money. Download our mobile app to deposit checks, use your SLFCU debit or credit card with mobile wallets, and better protect your cards from unauthorized use with our card control apps.

What is the Credit Union Difference?

You can feel good about belonging to SLFCU.

Credit unions are not-for-profit, member-owned financial cooperatives that exist solely to serve our members. Unlike a bank, we are governed by our members. The credit union membership elects a Board of Directors to represent it in policy-making decisions.

Credit unions usually offer better rates and lower fees because we do not focus on making profits and paying stockholders. Instead, we can use earnings to lower loan rates, raise savings rates, and reduce fees.

All credit unions share a similar philosophy: people helping people. We pride ourselves on helping and serving our members not just as a financial institution, but through financial education and community and charitable causes.

For more information about our products or services, call 505.293.0500 or 800.947.5328. ■

*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-1796248.1-0517-0619



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At the speed of life.

Private Student Loans and Consolidation

Visit slfcu.org/StudentLoans.

Back-to-School Supplies Drive

From July 2 through August 7, all New Mexico SLFCU branches are accepting donations to support the Sandia National Laboratories annual back-to-school supplies drive.

Donations will benefit low-income Albuquerque Public School students and can include pencils, markers, backpacks, and notebooks. See slfcu.org/SchoolSuppliesDrive for a full list of needed items.

Monetary donations are welcome and can be made at any SLFCU branch or by calling 505.293.0500 or 800.947.5328. ■

Insurance Built for Credit Union Members Like You

TruStage insurance products are only available to credit union members. Your membership means competitive rates, helpful guidance without sales pressure, and quality products trusted by your credit union. Regardless of your budget, we can help make sure the protection you need makes sense. It's all part of smart planning and caring about the aspirations and achievements of those who matter most.

Call us. We'll help you understand all of your options so you can choose the one that is best for you and your family.

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TruStage products and programs are made available through the companies of the CUNA Mutual Group. They have been providing insurance and financial services designed for credit unions and their members for more than 75 years, serving more than 13 million credit union members. ■

TruStage™ is the marketing brand for the insurance products. The Auto & Home Insurance Program is made available by CUNA Mutual Insurance Agency, Inc. and underwritten by leading insurance companies. Life and Accidental Death & Dismemberment insurance is sold through CMFG Life Insurance Company. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by your credit union. MC2645AD-0812

SLFCU members can buy **discounted tram passes***

\$40 for up to four people.

Call 505.293.0500 or 800.947.5328 or visit any branch to reserve your pass.



*Limited availability.



PO Box 23040, Albuquerque, NM 87192

Dollars & Sense

Review Your Credit Report

Teach Saving Habits Early with the SLFCU Savings Laboratory®

Access Your SLFCU Accounts Anywhere

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US POSTAGE
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ALBUQUERQUE, NM

On the Calendar

School Supply Drive

Monday, July 2 - Wednesday, August 7 • New Mexico Branches

Donations of school supplies will benefit low-income Albuquerque Public School students. Visit slfcu.org/SchoolSuppliesDrive for details.

Credit Union Used Vehicle Sale

Friday, July 20 - Saturday, July 21 • 9:00 a.m. - 6:00 p.m.
CU Auto Sales • 5901 San Mateo Blvd. NE, Albuquerque, NM
CU Auto Sales will have an inventory of quality late model used cars and trucks (subject to availability).

To view these and other events, visit us at slfcu.org/Calendar.

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.

Rethinking Diversification

Exploring New Possibilities for Risk Management

Tuesday, July 17 • 9:00 - 10:00 a.m. • Edgewood
Noon - 1:00 p.m. • Tech Park
5:30 - 6:30 p.m. • Juan Tabo

*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-2116078.1-0518-0620

