

80 Years of Service

Summer Issue  
(505) 243-6751



July 2015  
[www.sfcunm.org](http://www.sfcunm.org)



Celebrating  
**80 years**  
of service.  
We want to say **THANK YOU!**

Celebrate with us  
for a chance to win  
GREAT prizes!

Talk to a loan officer for details.



Your best interest is our business®

### Refer a Member

Share the benefits of Southwest FCU membership with a family member, friend or co-worker and receive **\*\$50**. Plus, your referral will receive a **\*\$25** welcome bonus. It's easy to get started. Visit [www.sfcunm.org](http://www.sfcunm.org), click on the Join Now tab and then on Refer A Member, or call (505) 243-6751 to confirm membership eligibility.

\* Rules & restrictions apply, visit

<https://www.sfcunm.org/refer-a-member/>

## Have you Downloaded our Mobile Banking App?

We now offer remote deposit capture! Not only can you transfer money from one account to another, now you can take a picture of a check and deposit it into your account without making a trip to one of our branches. Simply install the "SouthWest FCU, NM" app on your smartphone or tablet and then activate your device on your computer through on-line banking. To activate remote deposit capture, call one of member service representatives.\* Take a look below at all of the other great features offered on the mobile banking app!

\*Account must be in good standing and open at least 60 days to qualify. Subject to current terms and conditions of account of Southwest Federal Credit Union. See our website for more details.  
[www.sfcunm.org](http://www.sfcunm.org)



### Account Summary

View a summary of your account



### Transfers

Transfer funds between suffixes



### Bill Pay

Pay your bills



### Deposit

Snap a picture of a check for deposit



### E-mail

Edit your email settings



### Information

View acct info



### About Us

Credit union information



### Branch/ATM Locator

Find a local branch or ATM

# A Few Highlights from Our Annual Meeting

## Chairman's Report

### Dear Fellow Members,

The board is pleased to report that 2014 was another profitable year for Southwest Federal Credit Union. Low interest rates continue to challenge our ability to return to normal profit and growth. Yet in spite of this, we grew our loans a net amount of \$2,835,578.00, a growth rate higher than our peer group. We continue our profitability in 2015 with a YTD net income of \$22,651.23. Our past due loan ratio is 1/3 of our peer group. Keeping your credit union independent and financially stable remains our number one priority.

This year is our 80 year celebration. We were founded in 1935 by 10 individuals from what is now NM Gas & PNM. We are proud both companies remain with us today.

We continue our refer-a-member program where we pay cash to our members who bring in a new member and we offer a free credit review to assist members in improving their credit scores.

The credit union continues to staff three full-service branches including a full-time loan officer at each location to offer a quick turnaround on our loan applications. Many members do not know we offer in-house low-rate credit cards, first mortgages and HELOC loans.



CEO Randy Lunsford and Chairman Al Putzig

### Fraud Alerts

We routinely update the Fraud Alerts page on our website to make sure members are being warned about current scams. Please check the Fraud Alerts button at the bottom of any page on the site frequently.

### Holiday Closures

**Independence Day—Saturday, July 4th**  
(The Farmington branch will be open on the 4th)  
**Labor Day—Monday, September 7th**

A promotional banner for "Love My Credit Union Rewards". It features a red heart icon and the text "LOVE MY CREDIT UNION REWARDS". Below the text, it says "Members have saved over \$1 billion with Love My Credit Union Rewards." and lists several partner logos: Sprint, Chevrolet, AMC, GMC, heart to shop, DIRECTV, TurboTax, Auto Club, LACI AUTHORIZED DEALER, and ALLIED MOVING BENEFITS. At the bottom, it says "Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)".

#### 24/7 Live Member Service

During business hours (505) 243-6751  
After Hours (800) 880-7974

#### Automatic Teller (PAT)

(505) 243-3944  
(800) 243-8991

#### Credit Card Decline Line

Inside the U.S. (888) 526-0404  
International (206) 352-4954

#### Website

[www.sfcunm.org](http://www.sfcunm.org)



#### Locations

- ⇒ 8111 Harper Rd. NE, Albuquerque, NM 87111
- ⇒ 6100 Coors Blvd. NW, Ste. J, Albuquerque, NM 87120
- ⇒ 111 S. Miller, Farmington, NM 87401

#### FULL-SERVICE ELECTRONIC KIOSK

414 Silver Ave. SW, Albuquerque, NM 87102

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

