ON TRACK. Your Quarterly Membership Newsletter



REWARDS CHECKING



LEARN MORE AND CHECK YOUR POINTS BALANCE: WWW.SANTAFEFCU/REWARDS

STUDENT LOAN REFINANCE

GET A PAYMENT THAT WORKS FOR YOU

CHOOSE BETWEEN A VARIABLE OR FIXED RATE LOAN WITH TERMS UP TO 15 YEARS. COMPLETE YOUR APPLICATION ONLINE IN UNDER 5 MINUTES!

LEARN MORE AND APPLY: WWW.SANTAFEFCU.COM/STUDENTLOANS ALL LOANS WITH APPROVED CREDIT.

Employee Promotions





Amarillo Branch Manager

Martina Amarillo Branch Manager



Saturday, March 29th 11:00am - 12:30 pm

2025

M

Polk St Methodist Church in the Christian Life Center Great Hall



TIPS TO PREPARE FOR THE NEW YEAR

1.) Make a plan. What are your goals or plans for 2025 ? Do you want to buy a house, take a trip, or replace an appliance? Determine the costs associated with those items and work them into a realistic budget so you can start planning for those things now

2.) Check on your accounts. A new year is a great time to pull your credit reports, evaluate your 401Ks and investment accounts, and look through statements to determine if you are paying for any fees or subscriptions you no longer need.

3.) Cancel unnecessary subscriptions. If you're paying for streaming, delivery, or any other kind of subscription that you're not getting the full benefit out of, the new year is a great time to cancel those items. Put those funds you were spending into a savings account or use it to pay for a service you know you will use more often!

SFFCU in our community





CODY OWENS CORNHOLE TOURNAMENT



2024 AMARILLO LIGHT PARADE



Using Shared Branching

Find a branch, WHEREVER you are!

- Locate a CO-OP Shared Branch at www. SantaFeFCU.com
- The credit union's tellers can handle your transactions, including : check deposits, cash deposits/withdrawals, and loan payments.
- You MUST know your Santa Fe FCU five digit account number. If you are unsure of this number, you can find it by logging into online banking. Click on your 01 Share Savings account, then click the I con to view.
- Please tell them your credit union is located in Amarillo, TX. The Shared Branch system requires the main location for each credit union. You must have a valid driver's license or government-issued ID.
- The following will not be available via shared branching: new loans, debit cards, account issues, loan issues, HELOCS, IRAS, Certificates of Deposit, and more. Please contact us for those transactions.

BNSF CHRISTMAS PARTY



BORGER CHRISTMAS PARADE



SAVING TIP

The new year is a good time to look at your priorities and determine where you can put your money to make sure you reach your financial goals. Sometimes the best way to save money is by simply not spending it on things that don't align with your goals. This may mean declining invitations, spending more time at home, or avoiding "in the moment" purchases.



SCHOLARSHIP APPLICATION

For graduating high school

seniors or currently enrolled

college students that are

members.

OPENS 1/16/25

Learn more:www.santafefcu.com/scholarship

Your Team

Board of Directors

Lewis Brown Angie Foster Dusty Kemp David McCauley Tim McCauley Daniel Martinez Dennis Mustoe Mike Poole David Reese Anna Thoreson Billy West

Supervisory Committee

Mike Blevins Sandy Bertrand Robert Mitchell Patrick Perea Joe Martin

Contact your Supervisory Committee with any ideas, questions, or concerns by mailing a letter to PO Box 2672 Amarillo, TX 79105

PROTECTING YOURSELF

Unfortunately, with harder financial times also come big scams. Ensure that you are only putting your debit/credit card information into safe and secure websites. Look for: a lock icon to the left of the website in the address bar, a website that starts with https:// (the s is the important part), and a privacy policy. While this may not prevent all online fraud, it can deter quite a few scammers from getting your information!

LOCATIONS

Albuquerque

7101 Jefferson St NE Albuquerque, NM 87109 Phone: 505-345-6450 Fax: 505-344-6439

Hours Lobby: 9:00AM-5:00PM M-F Drive-Up: 9:00AM-5:00PM M-Th 9:00AM-6:00PM F 1051 N Florida St Borger, TX 79007 Phone: 806-273-9506 Fax: 806-273-3427

Borger

Hours Lobby: 9:00AM-5:30PM M-F Drive-Up: 9:00AM-5:30PM M-F

January 20th Martin luther King jr day

HOLIDAYS/CLOSURES

February 17th Predidents day

RATE AND FEE SCHEDULE:

We have updated our Rate and Fee Schedule. View it at: www.santafefcu.com/fees

Follow us on Social Media!

Hillside Branch 7600 Hillside Rd Amarillo, TX 79119

Phone: 806-373-0736 Fax: 806-373-0767

Amarillo

Hours Lobby: 9:00AM-5:00PM M-F Drive-Up: 7:30AM-6:00PM M-F

> Downtown Branch TEMPORARILY CLOSED

> > All Branches (Toll Free) 1-800-733-2804



All funds are federally insured up to \$250,000 by National Credit Union Administration. All loans are subject to credit approval and information may be reported to the credit bureaus. For further information, please visit www.santafefcu.com