

# FIRST Read

 **FirstFinancial**  
CREDIT UNION

Rock Star  
status in your  
own home.



#Y<sup>O</sup>UB<sup>E</sup>Y<sup>O</sup>

THE FIRST FINANCIAL NEWSLETTER  
SPRING - SUMMER OF 2018

**START BUILDING YOUR FUTURE WITH A MORTGAGE OF YOUR OWN!**

**FOR A LIMITED TIME\*:**

- FINANCE UP TO 95% OF THE SALES PRICE
- NO PRIVATE MORTGAGE INSURANCE (PMI) REQUIRED
- CONVENTIONAL PRICING AND TERMS
- NEW PURCHASES ONLY
- APPLY ONLINE 24/7 AT WWW.FFNM.ORG FOR FAST LOAN DECISIONS



\*Offer valid April 1, 2018 through June 30, 2018. Applications must be received by June 30, 2018 and close within 45 days to qualify for promotion. Property must be a single-family home located in New Mexico, and used as primary residence. To qualify for promotion, members must have checking/savings with a direct deposit or one additional loan product associated with FFCU credit union account. Rates and underwriting guidelines are subject to change. Rates are dependent on credit scores, occupancy, condition of credit and type of property. Income and credit qualifications apply. Advertised rates are subject to FFCU credit criteria, and credit score; certain conditions and restrictions apply. Federally insured by NCUA. Equal housing lender.



**FREE SHRED DAYS**

Bring in your paper work with sensitive personal information to any First Financial location (excluding Pine Hill) anytime during the month of May. Each participating branch will have secure, confidential shred bins, and Shred-it an AAA NAID Certified Document Shredding service will securely pick up the bins for permanent document destruction. Mobile shredding trucks will also be onsite to accept your larger amounts of personal documents at the times and locations below:

**MOBILE TRUCK BULK SHRED DAY EVENTS:**

Saturday, May 12th	10 am - noon	Rio Rancho
Wednesday, May 16th	1 pm - 3 pm	Silver City
Saturday, May 19th	10 am - noon	Academy
Saturday, May 19th	10 am - noon	Downtown ALB
Monday, May 21st	1 pm - 3 pm	Deming

\*Bins are available at all branches excluding our Pine Hill branch.

**ITEMS TO SHRED**

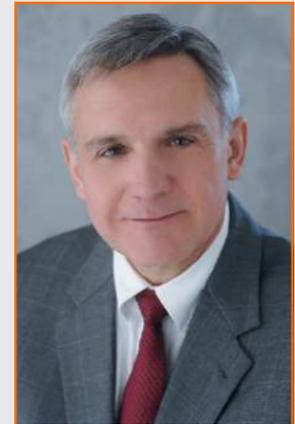
What should you shred? See the below list for examples of items that you should shred. As a rule of thumb, if it has personal information on it, you should shred it rather than throw it away!

**Items that you should shred:**

- Invoices
- Financial Statements
- Canceled Checks
- Checkbooks
- Medical Records
- Credit Reports
- Tax Returns
- Any Personal Documents

**Items we cannot shred:**

- Plastic bags, trash bags
- Trash of any kind
- Binders
- Metal such as binder clips (staples and paper clips are acceptable)



**HAVE A PEACE OF MIND BY OWNING YOUR HOME**

**A MESSAGE FROM FFCU'S PRESIDENT RON MOOREHEAD**

Greetings! By now we've adjusted to Daylight Savings time, put away our winter coats, and started airing out the house – it's Spring! If you own a home, you may also be thinking about putting some flowers out, or getting a head start on weeding. If you don't own a home, this may be a great time to consider it, given that interest rates are still quite low by historical standards. While some of the tax breaks may not be as significant as they were a year ago, there are many other reasons to own a home. One of my favorites is that the money that you invest into your home generally has some sort of return, whereas money you spend on rent is just gone. Another, is that if you take out a 15-year fixed-rate mortgage the amount you spend for principal and interest, which is the bulk of your monthly payment, will be stable and not change over the course of the loan. You will also have a peace of mind by owning your home free and clear at the end of the 15-years. If one were to rent a similar abode over the same 15-year period, inflation probably will drive your rent costs up every few years, and at the end you would still be renting. Lastly, if you own your home you can personalize it any way you want. In my experience, most landlords are not that accommodating to renters making changes to the home. If you would like to own a home but don't have a large stash of money laying around, we can help you purchase a home with very little down.

**NOW UNTIL JUNE 30TH, WE CAN FINANCE UP TO 95% OF YOUR SINGLE-FAMILY HOME LOCATED IN NEW MEXICO WITH NO PRIVATE MORTGAGE**

We continue to improve our technology so that you have more freedom to do the things you want to do. The goal is to simplify your life by allowing you to do all of your financial needs by just using your mobile device. We are adding even more enhancements for our mobile app such as Google Pay and Samsung Pay for our debit cards. We now also offer member-to-member transfers on your mobile device. If you would like to use this service, please call our Member Resource Center to get it activated on your account. Text alerts will also soon be available!

*Red Moorehead*



# THE IMPORTANCE OF MONEY SECURITY:

WRITTEN BY JACKSON WISE - KASASA.COM

With recent stories about popular retailers involved in major security breaches, it's no wonder that credit card fraud is a big concern. In the United States alone, 25.6 million adults have fallen victim to fraud, according to the Federal Trade Commission. However, you can avoid becoming a part of this statistic by learning how to protect your personal finances. With a few safety precautions, you can protect your accounts and keep your money where it belongs.

## MONITOR YOUR ACCOUNTS

Credit and debit cards might make it easy to shop, but that doesn't mean you can forget about each transaction once it's complete. At the very least, you should be reviewing your statements monthly and checking your credit record once per year. Online banking makes it easy to check your statements and transactions, so you can even review your account activity daily. Even if it's for 1-minute a day, this will get you thinking about your money, and will enable you to spot errors quickly if something fishy arises.

## SIGN UP FOR ACCOUNT ALERTS

Take full advantage of any alert program offered by your financial institution or credit card company. You can receive emails, texts, phone calls, or all three if there's unusual or suspicious activity on your account. There is no reason you should not have this feature enabled.

## TO KEEP MEMBERS SAFE OF THEFT, FFCU NOW OFFERS KASASA PROTECT™.

We all know that thieves are actively looking for ways to compromise your personal information. The Kasasa Protect™ fraud and ID theft prevention services include more than any other top competitors services and for only \$4.99 a month. To activate the following services you will need to speak to a First Fianancial representative.

- 24/7 credit monitoring
- Annual credit reports
- Monthly credit score/tracker
- Dark web monitoring
- Lost wallet protection
- Identity restoration

## TAKE EXTRA PRECAUTIONS

Unfortunately, having all of your information online also makes you the potential target of scammers. Take steps to protect your online identity. **Your financial institution will never ask you to send any credit card information, account numbers, passwords, social security numbers, or birthdates via email.** Be cautious of any emails asking for this type of information. As a general rule: do not give out that information unless it's being asked of you directly on your institutions website, or when you're in-branch.

## IN THE UNITED STATES ALONE, 25.6 MILLION ADULTS HAVE FALLEN VICTIM TO FRAUD...

## USE SMARTPHONE APPS CAREFULLY

Money transfer and mobile payment apps are becoming increasingly popular as friends and family members can easily transfer money from one account to the next. But as convenient as this may be, there are considerable risks involved in giving a third-party digital access to your wallet. Many of these apps have already been compromised by scammers and fraud. If you choose to use apps like Venmo, Square's Cash app, or Apple Pay, be sure your device is secure. If possible, avoid linking the app to your debit card or bank account, and use your credit card instead.

## SAVE YOUR RECEIPTS

When the cashier asks, "Would you like your receipt?" say yes. It might not be convenient to carry around these tiny slips of paper, but you'll thank yourself in the event that something goes wrong with your account. Set aside time to compare your receipts with your monthly statement.

# WEATHERING VOLATILE TIMES

## INVESTMENT TRENDS FROM CUE FINANCIAL

Try to avoid reacting emotionally when the markets are turbulent. Experiencing market volatility is a normal part of investing in stocks. Still, when the market goes down, it's natural to feel apprehensive and wonder how long the slide will last or what you should do. Regardless of how "stormy" the market might be, it's important to continue to think long-term and not react impulsively or try to time the market. If you take money out when the market is down, you may significantly reduce your returns and disrupt your long-term plans. There's just no way to know when the best or worst trading days will occur.



## HERE ARE A FEW THINGS TO KEEP IN MIND:

Historically, stock market corrections have occurred about once a year. The last correction in the U.S. stock market took place in August of 2011; it's actually unusual to experience four years without an adjustment, as we recently have. Many analysts view these adjustments as a necessary evil to cool off an overheated market. Typically, corrections last three months or less. History has repeatedly shown traditional asset classes, such as stocks, bonds and bills, have all grown in the long run. While it's impossible to identify all of the reasons a correction has occurred, market watchers attribute recent market volatility to a variety of potential causes, including: talk of possible interest rate increases, falling oil prices, China's economic slowdown and concerns about global stagnation.

It should be noted that China crashed recently, while U.S. equities experienced a correction. U.S. stocks were down just under five percent for the year as of last Monday, as measured by the Vanguard Total Stock Index Fund. The good news is that crude-oil prices remain low, the dollar is strong, and recent data showed a boost in new-home sales and improving consumer confidence.

It's human nature to get anxious when the market is troubled, but staying calm is often the best approach. While past results don't guarantee future results, knowing downturns are not unusual and have been temporary may reduce concerns. Patience and a diversified portfolio can help you better manage market fluctuations. If you have questions or concerns about your individual situation, please call our office to set up an appointment for a thorough review of your portfolio and long-term investing strategies. That way, you can be more confident about your decisions.

**CUE Financial Group, Inc.**  
A SEC Registered Investment Advisor  
Branch office of and securities offered through Securities America, Inc., Member FINRA & SIPC. Advisory Services Offered Through CUE Financial Group, Inc., a SEC Registered Investment Advisor. Insurance Products are Offered Through CUE Financial Group, Inc., a General Insurance Agency. CUE Financial Group, Inc., First Financial Credit Union and the Securities America companies are unaffiliated. Securities America and its representatives do not provide tax and legal advice; therefore it is important to coordinate with your tax and legal advisor regarding your specific situation. **Not a Deposit. Not NCUA Insured. No Credit Union Guarantees. May Lose Value. Not Insured by any Government Agency.** Written by Securities America for distribution by John Garton and Dan Garton

FFCU and CUE are different organizations. FFCU has contracted with CUE Financial to make non-deposit investment products and services available to credit union members. CUE is a branch office of and securities offered through Securities America, Inc., Member FINRA & SIPC. Advisory Services Offered Through CUE Financial Group, Inc., a SEC Registered Investment Advisor. Insurance Products are offered through CUE Financial Group, Inc., a General Insurance Agency. CUE Financial Group, Inc., First Financial Credit Union and the Securities America companies are unaffiliated. Securities America and its representatives do not provide tax and legal advice; therefore it is important to coordinate with your tax and legal advisor regarding your specific situation. **Not a Deposit. Not NCUA Insured. Products are not guarantees or obligations of the credit union. May Lose Value and may involve investment risk, including possible loss of principal. Not Insured by a Government Agency.**



A million ways to steal your identity. One easy way to protect it.



## ALBUQUERQUE BRANCHES

- Downtown: 601 Tijeras NW
- San Mateo: 2700 San Mateo NE
- Coors: 6100 Coors Blvd NW Ste J
- South Valley: 1625 Rio Bravo Blvd, SW Ste 6
- Juan Tabo: 831 Juan Tabo NE, Ste A
- Academy: 10400 Academy NE, Ste 150

## RIO RANCHO BRANCH

- 2201 Rio Rancho Blvd SE

## GALLUP BRANCHES

- Downtown: 307 W. Aztec Ave
- Mesa View: 1383 N. HWY 491

## PINE HILL BRANCH

- Pine Hill Market, Route 125

## ZUNI BRANCH

- 1230 HWY 53

## PORTALES BRANCH

- 700 W. 2nd St.

## FARMINGTON BRANCH

- 4919 E. Main St. Ste 103

## SILVER CITY BRANCH

- 2290 Superior Street

## DEMING BRANCH

- 801 East Cedar

## PHONE NUMBERS

- Albuquerque Branches 766-5600
- Gallup Branches 722-6608
- Portales Branch 356-5530
- Farmington Branch 327-4478
- Toll-free Nationwide 1-800-342-8298
- First Line 768-7126
- First Line (Gallup Area) 722-7447
- First Line (Portales) 359-1263
- First Line (Farmington) 327-5300
- First Line (Zuni) 782-2800
- First Line Toll-Free 1-800-344-8115
- CUE Downtown 768-7155
- CUE San Mateo 881-8515

www.ffnm.org • 1-800-342-8298

## BOARD OF DIRECTORS

### CHAIR

Loretta Montoya

### FIRST VICE CHAIR

Cassie Kelley

### SECOND VICE CHAIR

Vincent Esparza

### SECRETARY/TREASURER

Cathy Thomas

### DIRECTORS

Boyd Miller  
Cindy Kane  
John Warner  
Pablo Rael

### SUPERVISORY COMMITTEE

Chair - Olivia Jimenez  
Member - Christine Duncan  
Member - Cindy Frost  
Advisor - Gloria Herrera



# 2018 ANNUAL MEETING

**SATURDAY, JUNE 16TH**

Catch an Isotopes game with First Financial Credit Union and hear from the Board of Directors about what has been happening at your Credit Union!

2:30 - 3:30 p.m.

Check-in at the 3rd base gate.

3:30 - 4:30 p.m.

Annual Meeting starts promptly at the left field dugout.

4:30 - 5:30 p.m.

FREE hour of fun at the Isotopes Fun Zone! Weather permitted.

5:30 p.m.

All food vendors are open to redeem your food coupon.

6:35 p.m.

Isotopes vs Nashville game. Refer to your ticket to find your game seat, your seat during the Annual Meeting is NOT your reserved game seat.

## RESERVE YOUR FREE TICKETS AT [WWW.FFNM.ORG](http://WWW.FFNM.ORG)

*Tickets go on sale May 1st, 2018 until sold out. FFCU Annual Meeting tickets are not available at Isotopes. An Annual Meeting ticket includes: Entrance to the Isotopes Baseball park, One hour free at the Isotopes Kid Fun Zone (weather permitting), one meal selection and a reserved seat for the 6:35 Isotopes game. A ticket for each person is required to get into the Isotopes Park. Tickets are only valid on June 16th, 2018. Six tickets permitted per family. Tickets are limited, no refunds or exchanges. Parking lots are controlled by UNM and require a \$5 parking for all vehicles containing three or fewer people. Parking must be purchased day of the game.*

