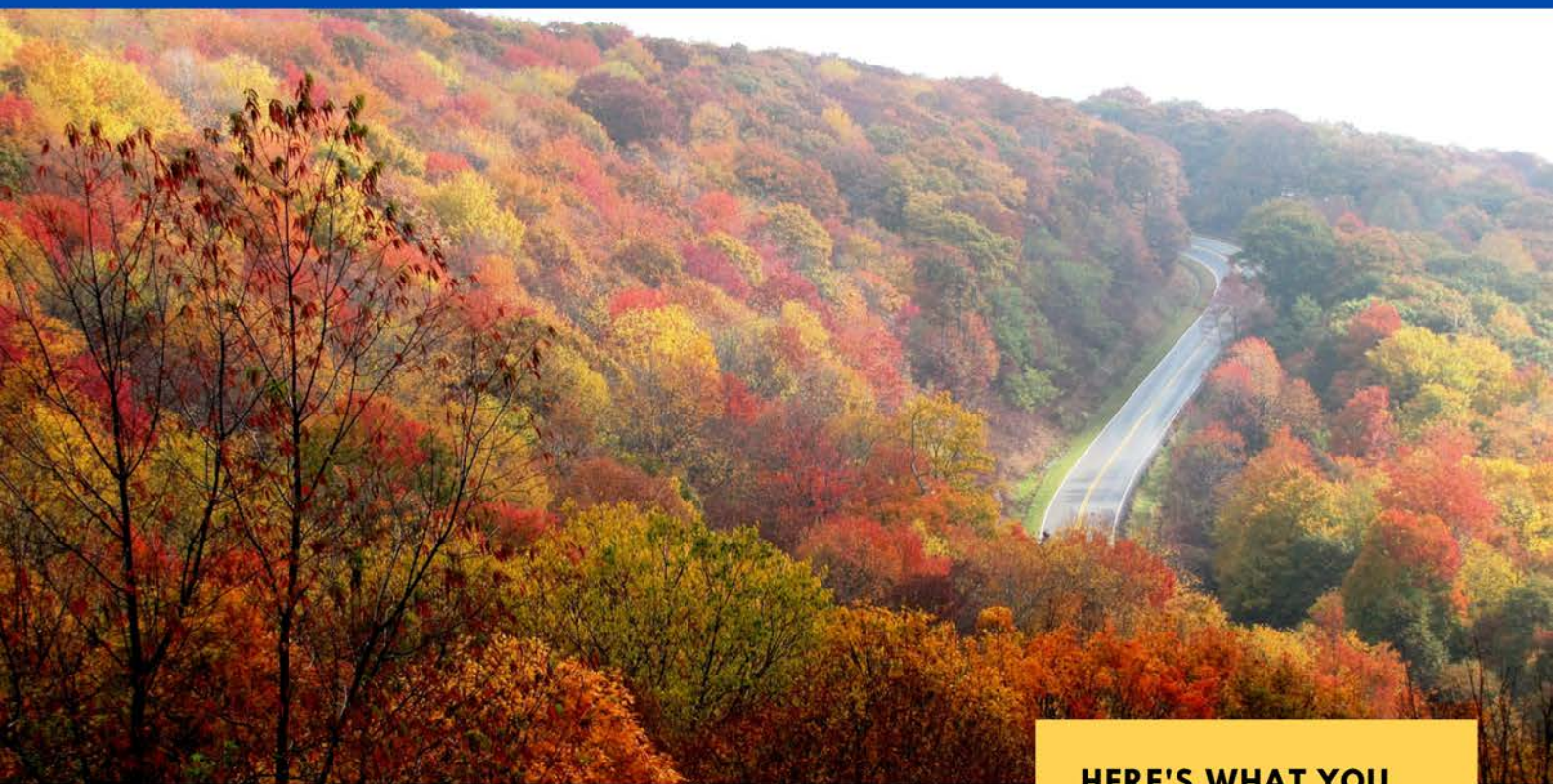


BEEP! BEEP! THE ROADRUNNER NEWS

The Official Newsletter of Southwest Federal Credit Union



Keeping your accounts safe is crucial in today's digital world. Here are some recommendations to help you secure your accounts:

- **Use Strong, Unique Passwords:** Create complex passwords that include a mix of letters, numbers, and special characters. Avoid using the same password for multiple accounts.
- **Enable Two-Factor Authentication (2FA):** This adds an extra layer of security by requiring a second form of verification, such as a code sent to your phone, in addition to your password.
- **Be Wary of Phishing Scams:** Don't click on links or download attachments from unknown or suspicious emails. Always verify the sender's email address.
- **Keep Software Updated:** Ensure your operating system, browsers, and apps are up to date with the latest security patches.
- **Use a Password Manager:** These tools can help you generate and store strong passwords securely.

HERE'S WHAT YOU SHOULD KNOW:

Holiday Closures:

October 14, 2024

Columbus Day

November 11, 2024

Veterans' Day

November 28, 2024

Thanksgiving Day

December 25, 2024

Christmas Day

January 1, 2025

New Year's Day

January 20, 2025

MLK Jr. Day

International Credit Union (ICU) Day®

Thursday, October 17, 2024

International Credit Union (ICU) Day® celebrates the spirit of the global credit union movement. The day is recognized to reflect upon the credit union movement's history, promote its achievements, recognize hard work and share member experiences. International Credit Union (ICU) Day® has been celebrated on the third Thursday of October since 1948.

The ultimate goal is to raise awareness about the tremendous work that credit unions and other financial cooperatives are doing around the world and give members the opportunity to get more engaged. The day of festivities for credit unions and financial cooperatives globally includes fundraisers, open houses, contests, picnics, volunteering and parades.

Remodeling your home or consolidating debt?

Our home equity line of credit (HELOC) rates are as low as 5.99%* for a limited time. Contact a loan officer today for details! Call 505-243-6751 or email loans@sfcunm.org

*Rates are for qualified borrowers and are subject to change without notice. Introductory rate of 5.99% APR is for the first 6 months. At the end of the introductory term, the rate reverts to rate according to credit score at time of application. Applications opened 7/1/24 and funded by 12/31/24.

Certificate of Deposit Rate Changes:

You can get a 3-month CD at 1.5% APR, or a 6 month CD at 4% APR. Come in and see a Member Service Representative for details.

Debit or Credit Card Missing?

To protect your account, immediately call 888-241-2510 to avoid any unauthorized transactions.



Locations

8111 Harper Rd. NE, Albuquerque, NM 87111
7600 4th St. NW, Los Ranchos de Albuquerque, NM 87107
111 S. Miller, Farmington, NM 87401

Autosmart:

Search for a new or used car by using the AUTOSMART link on our website. You can find it under the "Loans" tab. From there, you can click on "Autosmart." This link will provide you with vehicle choices across many dealers. Once you find your dream car, you can get pre-approved by applying for a loan on-line.

CARFAX:

Have you found the used car of your dreams? Check out a vehicle's history using CARFAX, a service free to you. From our website, you can find it under the Loans tab then click on "Autos"

Visit www.sfcunm.org to view our Notice of Your Financial Privacy Rights

24/7 Live Member Service

(505) 243-6751 | (800) 880-7974

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.

