

Downtown Main Branch Moving To our New Headquarters

We are moving our Main Downtown Albuquerque Branch at 601 Tijeras to a new location at 4910 Union Way NE, Albuquerque, NM 87107, near I-25 and Montgomery, across from Home Depot in the Renaissance area.

Due to the increase in membership and addition of staff over the last 10 years, we have completely outgrown our current building and we are in need of additional square footage. Therefore, we will be moving our headquarters to a new location. The new headquarters will also have a Branch, Drive-thru and ATM, but will not have Safe Deposit Boxes.

To support our members, answer any questions you may have, and assist with the move of all Safe Deposit boxes, we will be re-opening our Main Downtown Albuquerque Branch temporarily from October 1st to December 18th. As of December 19th, the Main Downtown Albuquerque Branch lobby will be permanently closed as we begin moving to the new location.

We sincerely appreciate you as a member and apologize for the inconvenience this may cause. To support you going forward, please visit any of our First Financial Credit

Union Albuquerque branches below, contact our Member Resource Center at (800) 342-8298 Monday - Friday 7:30am - 6:00pm or Saturday, 9am - 3pm. You can also utilize our on-line banking or download our mobile banking app.

If you need help accessing our on-line banking or mobile app, please contact our Member Resource Center or visit one of our branches and any of our Member Support Representatives will be happy to walk you through the process.

Albuquerque/Rio Rancho Branch Locations	
South Valley	1625 Rio Bravo Blvd SW, Suite 6, Abq, NM 87105
Renaissance	4910 Union Way NE, Abq, NM 87107
Academy	10400 Academy Rd NE, Suite 150, Abq, NM 87111
Coors	6100 Coors Blvd NW, Suite J, Abq, NM 87120
Juan Tabo	831 Juan Tabo NE, Suite A, Abq, NM 87123
San Mateo	2700 San Mateo NE, Abq, NM 87110
Rio Rancho	2210 Rio Rancho Blvd SE, Rio Rancho, NM 87124

ALBUQUERQUE / RIO RANCHO BRANCHES
601 Tijeras NW
2700 San Mateo NE
6100 Coors Blvd NW Ste J
1625 Rio Bravo Blvd, SW Ste 6
831 Juan Tabo NE, Ste A
10400 Academy NE, Ste 150
2201 Rio Rancho Blvd SE

DEMING BRANCH
801 East Cedar

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

FARMINGTON BRANCH
4919 E. Main St. Ste 103

LAS CRUCES BRANCH
901 E. University Suite Q

PORTALES BRANCH
700 W. 2nd St.

SILVER CITY BRANCH
2290 Superior Street

PINEHILL BRANCH
Inside Pine Hill Market

ZUNI BRANCH
1230 HWY 53

www.ffnm.org
1-800-342-8298

BOARD OF DIRECTORS

CHAIR: Cassie Kelley
FIRST VICE CHAIR: Vincent Esparza
SECOND VICE CHAIR: Cathy Thomas
SECRETARY/TREASURER: Loretta Montoya

DIRECTORS
Ava Boswell
Stewart Logan
Raymond McCreesh
Iva Curley
Michelle Durham

EMERITUS DIRECTORS
Pablo Rael
Boyd Miller

ASSOCIATE
Bryan Trevino

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

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BRANCH SAFETY PROTOCOLS

First Financial Credit Union is committed to keeping you, your families and our employees safe as we begin to reopen our branch lobbies. We are taking extra precautions. Below is a list of items to expect as lobbies reopen

- Plexiglass at each teller station and financial service representative's desk.
- Sanitizing and cleaning branch surfaces and high touch areas throughout the day.
- Employees wearing masks when serving members and using hand sanitizer in between every member transaction.
- Floor guides within the teller line to ensure 6 foot social distancing.
- Per the Governor's orders, we are only allowing our branches to be at 25% capacity during business hours.

As you visit our branches we ask you:

- Per the Governor's orders, please wear a mask when you enter the branch or utilize our drive-thru lanes if you choose not to wear one. We will have masks available for your convenience
- Please use our hand sanitizer as you enter the branch
- Please follow the floor guides when standing in line to help us maintain the 6 ft social distancing.

Please do not visit a branch if you are sick or have been exposed to those who are sick. We look forward to seeing you and appreciate your support as we maneuver through the reopening process.



FIRST Read

FirstFinancial
CREDIT UNION



First Financial Credit Union Newsletter Fall/Winter 2020



BOARD OF DIRECTORS VOLUNTEERS

A MESSAGE FROM FFCU'S PRESIDENT
RON MOOREHEAD

I'm often asked what makes a credit union different from a bank? One of the first things that comes to mind is our Board of Directors. As you may know, credit unions are not for profit co-operative financial institutions. Our Board of Directors volunteer their time unlike many for profit entities like a bank, where their stockholders get a highly paid salary. Credit union board members volunteer their time because they believe in the credit union philosophy, and I think that is pretty awesome!

First Financial Credit Union's inspiration and purpose is to promote the well-being of our members, but we couldn't exist without our board volunteers. We rely on volunteers from our membership to come together for the sole purpose of representing the best interest of our members... this is essentially the difference between credit unions and banks.

HAVE YOU EVER
WONDERED WHAT
GOES ON BEHIND THE
SCENES OF FIRST
FINANCIAL CREDIT
UNION, AND WHAT
DRIVES ITS GROWTH
AND SUCCESS?

VOLUNTEERING WITH A PURPOSE.

Have you ever wondered what goes on behind the scenes of First Financial Credit Union, and what drives its growth and success? Wouldn't it be great to have a voice in how your financial institution operates? Being a volunteer gives you a voice and a more active role in sculpting First Financial to best serve the New Mexico community. Volunteering is a great way to affect the financial lives and future of thousands of fellow New Mexicans.

As a volunteer, you have the opportunity to share your knowledge, experience, skills, and talents- all in a team effort alongside the Chair of the Board of Directors and the Senior Management. Some key areas of Board direction and control are:

- Directing the affairs of the credit union in accordance with the Credit Union Act, the credit union bylaws, rules and regulations and sound business practices.

- Profitability, delinquency, growth in reserves, positive trends in financial ratios.
- Approve and monitor services to meet member needs.
- Income and expense activity in accord with an annual budget
- Establish and ensure implementation of comprehensive policies covering all aspects of credit union business.

First Financial President and CEO,
Ronald Moorhead



Make a Difference in Yourself & Our Community. Volunteer as a Board of Director with FFCU!

First Financial Credit Union is accepting applications for three open Board of Director positions now through Friday, January 29th, 2021. This is a unique opportunity to serve your credit union, and share your own expertise and knowledge with a group of people you might otherwise have never met. If you have any experience that you feel would be beneficial, or would like to learn more about the credit union, please consider applying. Your fellow directors will be from different professional backgrounds that will enhance your knowledge and give you an interesting break from the norm.

First Financial Credit Union Board Members serve as non-paid volunteers on a three-year term. Board meetings are generally held in Albuquerque, but we do have Board Members from other areas, and arrangements can be made for Board Members who live outside of Albuquerque to participate, for example, teleconferencing, travel expense reimbursement, etc.

Requirements are as follows:

Must be a credit union member in good standing for at least three years prior to running. Must make your interest known to the Nominating Committee before Friday, January 29th, 2021 by contacting Julie Zerbe at (505) 462-1117. A mandatory meeting will be held where candidates will be interviewed by the Nominating Committee and duties will be covered. Members not selected to run by the Nominating Committee may still have their name placed on the ballot by petition. Petitions must contain signatures of at least 1% of the voting membership.

Contact Julie Zerbe at (505) 462-1117 if you have any questions.

When Good Markets Go Bad by CUE Financial



CUE Financial Group
Wealth Management Services
Our Goal Is Your Trust
(505) 768-7155

We know markets will cycle – we just don't know when. Having professional advice and an investment plan can keep emotions in check when panic and confusion threaten.

What word would you use to describe our economy in 2020? Turbulent, resilient, struggling, fortunate, a mess? How about, crazy? With the pandemic and the politics of our times it's been a very unsettling time for both our economy and the financial markets. Yet through it all, markets have performed fairly well. In fact, if the year ended today, we would actually have a positive return for 2020.

While this is great news, history tells us the markets will cycle down again eventually; we just don't know exactly when. When that downturn comes, a financial plan (the big picture), an investment strategy (how you get to the big picture) and a trusted financial professional can make the difference between staying the course and bailing out too soon.

Not surprisingly, researchers have found that the human brain wants to be happy and will, in fact, bend our perceptions of reality to that end. Faced with evidence that we have made a mistake in judgment, our brain denies, rationalizes, blames and defends, because admitting mistakes damages our self esteem and makes us unhappy.

Faced with investment decisions, our brain goes looking for ways to support its quest for happiness. We envelope ourselves with information – from the media, from the stock ticker, from cocktail party conversations – and gain a sense of satisfaction that we have superior knowledge. We don't. We just have an excess amount of information.

That false sense of knowledge may lead us to make an investment based on past performance

– despite prospectus disclaimers warning us that past performance does not guarantee future gain. We buy what's popular – because our brain tells us that many people can't be wrong. We resist selling investments when performance indicates we should – because we don't want to admit we were wrong. And we invest in stocks simply because we recognize the name or, worse yet, because we work for the company.

If you've fallen victim to these financial weaknesses in the past, now is the time to evaluate your financial strategy. That starts with a financial professional you can trust to be a sounding board – maybe even the voice of reason – when you start to panic about your portfolio. That trusted financial professional should be helping you develop a financial plan that starts with determining your life goals, not just a target amount for your investments. Be upfront about your assets, your liabilities, your hopes and your fears so your financial professional gets a comprehensive picture of what you hope to accomplish.

To implement your plan, you need an investment strategy that fits your time frame, money needs and risk tolerance. With your financial professional, determine which investment vehicles are most suitable to your profile. That includes understanding what criteria or scenario should prompt you to sell an investment, hold it or buy more.

When the inevitable happens and the markets retreat, don't look to the media, your friends or even the major indexes for your next move. Look to the financial plan and investment strategy you and your financial professional developed and evaluate if those should change in the current climate. Good markets will always eventually go bad. With preparation, planning and professional financial counsel, that doesn't have to be true of your portfolio.

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.