

FIRST Read

 **FirstFinancial**
CREDIT UNION





Make a Difference in Yourself and Our Community. Volunteer to serve on the Board of Directors with FFCU!

First Financial Credit Union is accepting Board of Directors applications through Monday, January 31, 2022. This is a unique opportunity to serve your credit union and share your 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. Education or work experience in finance, accounting, human resources, marketing/social media/branding, IT/cybersecurity, legal, audit, or governance/leadership/board experience is helpful. Board meetings are generally held in Albuquerque, but we do have Board Members from other areas. Arrangements can be made for Board Members who live outside of Albuquerque to participate in various ways, for example, via teleconferencing, or receive travel expense reimbursement, etc.

Requirements are as follows:

- Must be a credit union member in good standing for at least two years before running for the Board.
- The application is located below (For security, download the application to your desktop before completing).
- Completed application must be received by Monday, January 31, 2022.
- A mandatory meeting will be held where candidates will be interviewed by the Nominating Committee and duties will be covered.

Any questions regarding the application can be directed to Julie Zerbe at 505-462-1117 or julie.zerbe@ffnm.org.

For security purposes, download the below application directly to your desktop and complete the application either electronically or print and complete manually.

Please return your completed application in one of the following ways:

- Mail to Julie Zerbe, Executive Administrative Assistant, PO Box 25587, Albuquerque, NM 87125-0587
- Address Envelope to Julie Zerbe and drop off at any FFCU branch location
- If you have secure e-mail options or are comfortable sending this application unsecured, e-mail to Julie Zerbe, Executive Administrative Assistant, julie.zerbe@ffnm.org

[Download the 2022 pdf B.O.D. Volunteer Application here.](#)

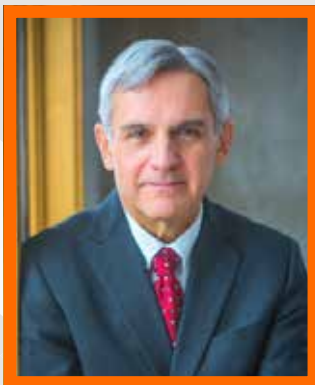


STUDENT LOANS NOW AVAILABLE!

FirstFinancial
CREDIT UNION

in partnership with **sallie
mae**

ffnm.org for details and to apply!



HELLO FROM THE CEO

A message from First Financial's President Ron Moorehead

As we close the year, I want to acknowledge how difficult 2021 has been for so many of us in our fine State, as well as for those of you that are living in other areas of the country. We are approaching 2 years into this pandemic, and I know a lot of you are tired of dealing with it and just want normalcy again. Here at First Financial, we have been hard at work on projects that we hope will assist all of your financial matters, and make it easier for you to focus your time and energy on other areas of your lives.

We updated our mobile and online systems for several reasons, but mainly to build the foundation of a more robust electronic platform. Some of the current benefits of the change include improved cyber security, Zelle®, card controls, and concierge (travel) information. Future benefits will include enhancements in loan and money management areas. We are also working on installing a new phone system which, very shortly will allow us to provide more enhanced features compared to what is currently available to you today.

We implemented several new loan programs this year which provide a wider array of consumer and home loans, and we will have more programs to offer our members in 2022. All of our loans can be opened online or over the phone, so that you don't have to physically visit a branch to start the loan process, and in most cases can finish the process online as well.

If you visit our Renaissance or Coors branch in Albuquerque, you will see what looks like

Here at First Financial, we have been hard at work on projects that we hope will assist all of your financial matters, and make it easier for you to focus your time and energy on other areas of your lives.

ATMs in the lobbies. These machines can do much, much more than a regular ATM. We installed them intending to supplement our normal teller lines and make technology like this available to you so that transactions can be processed more quickly and efficiently. This will allow us to have additional staff available to help you with more complex financial matters, like helping you buy a car or a house.

Across the US, this pandemic ramped up changes in technology remote delivery services, and improved self-service options in many areas. Your Credit Union, is investing in these areas as well as in our physical locations so that you can take care of your financial needs with us safely and easily however and whenever you want. Thank you for trusting us with your business, and for being a member of First Financial Credit Union.

First Financial President and CEO,
Ronald Moorhead

You get your assistant. We'll get you the funding.

For a limited time get a HELOC with
NO CLOSING COSTS and
2 WEEK LOAN CLOSING.*



 **FirstFinancial**
CREDIT UNION

Access the equity in your home and use the funds for home improvements, college tuition, bill consolidation or whatever you need!

*Income and credit qualifications apply. Rates are subject to change, please inquire for current rate. Subject property must be the member's primary residence. Manufactured or mobile homes do not qualify for this offer. Homeowner's insurance will be required as well as flood insurance if applicable. Interest rate is variable, based on the Wall Street Journal Prime Rate, plus a margin. Margin offered is dependent on the member's strong credit characteristics. Members with less than strong credit characteristics may be offered a higher margin. The no closing costs promotion runs from November 1st through December 31st, 2021. Minimum draw at closing for this promotion is \$25,000 (new money). Member must apply during these dates and close within 30 days of the promo expiration date.



5 Benefits of Working in Retirement



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

In the past, retirement has been portrayed as an ending, a grand exit from your years in the workplace. But the rules are shifting. Labor force participation among those aged 65-74 is predicted to reach 33.2 percent by 2029, up from just 25.6 percent in 2009. As the Boomer generation ages, more people are viewing retirement as an opportunity to enjoy the rewards of work in a whole new way. Read on to discover some of the benefits.¹

1. Mental Benefits

Working during retirement helps maintain mental agility as you learn new skills, which can help improve your thinking ability. People who pursue meaningful activities say they feel happier and healthier.²

2. Physical Benefits

Staying active during retirement years is crucial for continued health. Whether you choose to work full time, or volunteer a few days a week, engaging in some form of work will keep your body moving, and give you opportunities to stay balanced, strong, and healthy.

3. Financial Benefits

Besides the obvious extra income, working during retirement may allow you to delay taking Social Security benefits. For every year you wait to take Social Security past your full retirement age (up until age 70), your benefits can increase by 8 percent annually. Finding a strategy that works for you can truly pay off.³

4. Emotional Benefits

Studies have shown that a sense of purpose has been found to lengthen lifespan and quality of life. Working on something you care about, starting a new business, or mentoring others in the workplace can ward off depression and provide a healthy sense of fulfillment and direction in your later years.⁴

5. Social Benefits

One of the risks associated with retirement is increased isolation, which in terms of its impact on your health, has been equated with smoking fifteen cigarettes a day. Working with others reduces this risk, giving you a chance to build connections and enjoy meaningful interactions.⁵

1. BLS.gov, September 1, 2020

2. NIH.gov, October 1, 2021

3. SSA.gov, 2021

4. TheHealthy.com, March 25, 2021

5. WashingtonPost.com, January 8, 2021

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.



TAX SOLUTIONS AND SAVINGS FOR MEMBERS



SCAN THE QR CODE
TO VIEW SAVINGS

[TaxServices.LoveMyCreditUnion.org](https://taxservices.lovemycreditunion.org)



- 4910 Union Way NE
- 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

- **801 East Cedar**

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

- 4919 E. Main St. Ste 103

- 901 E. University Suite Q

- 700 W. 2nd St.

- 2290 Superior Street

- Inside Pine Hill Market

- 1230 HWY 53

BOARD OF DIRECTORS

CHAIR: Cassie Kelley

FIRST VICE CHAIR:

Loretta Montoya

SECOND VICE CHAIR:

Vincent Esparza

SECRETARY/TREASURER:

Stewart Logan

DIRECTORS

Ava Boswell

Raymond McCreesh

Iva Curley

Michelle Durham

Melissa Wauneka

EMERITUS DIRECTORS

Pablo Rael

Boyd Miller

Cathy Thomas

ASSOCIATE

Bryan Trevino

Rick Goshorn

SUPERVISORY COMMITTEE

Chair - Cindy Frost

Secretary - Christine Duncan

Member - Jennifer Gibbs

Associate - Patricia

Roughgarden

CASH BACK REWARDS!

Introducing the New Mexico State University Debit Card.

Now available for instant issue at any branch.

