

FIRST Read

 **FirstFinancial**
CREDIT UNION



The First Financial Newsletter Fall/Winter of 2022

Volunteers CHANGE LIVES



Make a Difference in Yourself and Our Community by Volunteering to serve with First Financial!

The Board of Directors is accepting applications for the Board and other Volunteer positions with the credit union. To be eligible to serve in 2023, your application needs to be submitted by Tuesday, January 31, 2023. 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 you would like to learn more about the credit union, consider applying. Your fellow Volunteers are from different professional backgrounds and communities in New Mexico that will enhance your knowledge and give you an interesting break from the norm.

[FFNM.ORG/FFCUVOLUNTEERING](https://ffnm.org/ffcuvolunteering)

Requirements:

- Candidates must be 18 years of age by January 31, 2023, and a member in good standing for at least two years.
- Complete and e-sign the Volunteer application.
- Applications must be submitted no later than close of business on January 31, 2023.
- A mandatory meeting will be held where candidates will be interviewed by the Nominating Committee and duties will be covered.

Please note: applying does not guarantee a position.

Volunteer positions with FFCU are primarily in the following areas:

Board of Directors – elected by membership

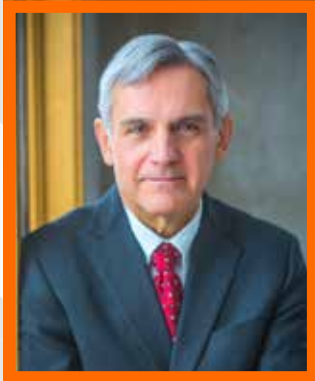
Board Associate – appointed by the Board of Directors

Supervisory Committee – appointed by the Board of Directors

Supervisory Committee Associate – appointed by the Board of Directors

Other Board Committees – appointed by the Board Chair





HELLO FROM THE CEO

A message from First Financial's President Ron Moorehead

Greetings! Your Credit Union has had much success this year because of your involvement with us. When you deposit money with us, we are able to loan those funds to other members of the Credit Union. As a member-owned cooperative, the more you engage with us, the stronger the cooperative is and the more we can do for all of our members.

It has been a busy, but productive, year. We received a number of awards including a Forbes Best-in-State Credit Union distinction. We continue working on projects that should make your financial life easier, including remodels and new branches.

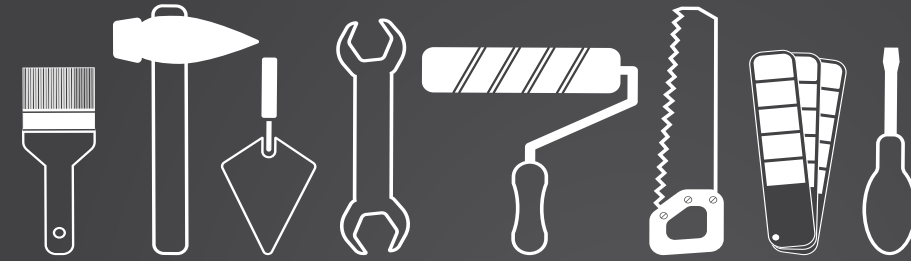
Several new loan programs were rolled out, including one specially designed for members whose credit is not optimal. We started work on new technology, including contactless

payments, that will be implemented in 2023. Lastly, our financial education initiative is well under way. Our certified financial counselors have facilitated over 105 financial education sessions within the communities we serve and had one-on-one financial conversations with more than 160 members this year.

While 2022 has been a good year, we are very cautious about how next year will turn out. Most economists think there will be an economic slowdown, or a recession, in 2023. Whether the year is gloomy or bright, we are always here to discuss any questions or concerns you might have related to your budget or any other financial wellness topic. Thank all of you for being members of First Financial Credit Union!

First Financial President and CEO
Ronald Moorehead

SAN MATEO BRANCH



REMODEL

LOBBY
CLOSED

Effective January 3rd, 2023, the SAN MATEO BRANCH LOBBY IS CLOSED until further notice for our remodel. Drive-thru will remain open with regular hours to assist members with teller and basic service requests, and appointments to access safe deposit boxes can be made by calling 505-766-5600. For any debit card, coin, or account/loan maintenance needs, please visit any of our other locations during this time.

As part of our on-going commitment to enhancing the member experience, this is our third branch to introduce the TellerInfinity® machines (TI's). These self-service, innovative machines will allow members to conduct most teller transactions, receive multiple denominations when withdrawing (\$5, \$10, \$100 bills) and higher withdrawal limits than an ATM, based on your membership history with us. We're excited to continue offering this new way of banking! Thank you for your membership and we look forward to continuing to grow with you as your preferred financial partner.

STAY UP-TO-DATE AT [FFNM.ORG/NEWSANDEVENTS](https://ffnm.org/newsandevents)

CashPlease

There's no need to pay high interest rates on payday loans or cash advances! CashPlease is a small dollar, short-term loan that will get you extra cash fast!

[FFNM.ORG/CASHPLEASE](https://ffnm.org/cashplease)

**ALBUQUERQUE / RIO
RANCHO BRANCHES**

- 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

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:

Loretta Montoya

SECOND VICE CHAIR:

Vincent Esparza

SECRETARY/TREASURER:

Stewart Logan

DIRECTORS

Ava Boswell

Iva Curley

Rick Goshorn

Cindy Frost

Melissa Wauneka

EMERITUS DIRECTORS

Boyd Miller

Cathy Thomas

SUPERVISORY COMMITTEE

Christine Duncan

Committee Chair

Jennifer Gibbs

Member

Patricia Roughgarden

Member



Was Recognized for **Financial Education** Initiatives!

Full article and FREE Financial Counseling info at
FFNM.ORG/FINANCIALCOUNSELING

COMMUNITY CONNECTIONS



Stay up-to-date on our community
involvement and ways to contribute!

FFNM.ORG/COMMUNITYCONNECTIONS

