

# FIRST Read

 **First Financial**  
CREDIT UNION

Not a basic bank.

The First Financial Newsletter Spring/Summer of 2023



## HELLO FROM THE CEO

A message from First Financial's President Ron Moorehead

### Hello and Welcome to the First Financial Spring Newsletter!

Greetings! Maybe it is just how things look from here, but hard to believe how fast this year is flying by. Everything is faster than it used to be, and we of course have technology to thank for that. While much of the economy has settled down, and we update and add to our branch footprint, we are finding that supply chains for building materials and labor markets are still disrupted. Our new South Valley and Bernalillo branches are coming along, but a bit slower than we would like. After those projects are finished, we will be looking for new areas of the state to serve. If you are living in an area that does not have a branch, please let us know. Location is very important to the success of any branch, and we would definitely appreciate your input.

Interest rates for both deposits and loans have moved up over the past eight months, as the Federal Reserve has been working to cool inflation. I am sure you are getting offers from out of state financial institutions that might offer deposit rates that seem to be or are higher than what we can offer. Those institutions do not invest in our communities and are not committed to your long term

success. Our deposit rates are competitive for the local market, but if you would like to talk to someone about a higher rate of return, I would encourage you to talk to one of our CUE Financial reps either in person or over the phone. In addition to offering great investment advice, they have different investment products that offer higher rates of return than our Money Market and Certificate accounts.

While the economy has its ups and downs, your Credit Union is very strong and has weathered all sorts of economic storms for 86 years. Thank you for being members of First Financial Credit Union!

First Financial President and CEO  
Ronald Moorehead

## EXCITING NEWS AT FFCU!

### BERNALILLO BRANCH COMING SOON!



First Financial broke ground on what will be our 17th branch on Tuesday, April 11th, 2023. The new branch will be located next door to the Applebee's on Camino Del Pueblo and HWY 550 in Bernalillo, NM. A final address and estimated opening dates coming soon. We are proud to be a part of the Bernalillo Community.

### RESERVE THE FFCU COMMUNITY ROOM

First Financial members can now reserve our community room for personal or business use. Located inside our headquarters at 4910 Union Way NE, Albuquerque, NM 87107.

Find full details at [ffnm.org/communityroom](http://ffnm.org/communityroom)



# COMMUNITY CONNECTIONS



Stay up to date on our community involvement and ways you can get involved at [ffnm.org/communityconnections!](http://ffnm.org/communityconnections!)

# 2023

# ANNUAL MEETING

Members can score by attending First Financial Credit Union's (FFCU) 86th Annual Meeting and a New Mexico United Game! Join us on Saturday, June, 17th, 2023 for our 86th Annual Meeting and the NM United vs. Rio Grande Valley FC game! Hear from the Board of Directors about what has been happening at your Credit Union and afterwards, stay in the stadium for free prizes, food and the NM United Game!

## RESERVE YOUR FREE TICKETS AT [FFNM.ORG](https://ffnm.org)

Tickets are limited! Ticket reservations will be available 2 different days, once in the morning and once in the evening in 2 hour time slots or until the allotted amount of tickets per day are claimed. Reserve your tickets starting, Monday, June 5, 9a.m. - 11a.m. & 5p.m.-7p.m. or Wednesday, June 7, Noon-2p.m. and 6p.m.-8p.m. Only 4 tickets max are allowed per membership. Ticket reservations will close once the max ticket amount per day has been reached. A ticket for each person (2 or older) is required to get into the Annual Meeting and to stay for the NM United Game. Parking lots are controlled by UNM and will require a charge of \$12 for each carload. Parking must be purchased the day of the Annual Meeting and can only be paid through Debit/Credit Card. Cash is not accepted.

## 2023 ANNUAL MEETING EVENT SCHEDULE

- **3:00p.m.- 4:40p.m.** - Tickets and food vouchers can **ONLY** be picked before the Annual Meeting during these times. Please look for the table with an orange tablecloth and the First Financial logo that will be set up outside Isotopes Park in front of the Third Base Gate. A total of \$20 food vouchers will be included with each Annual Meeting ticket. Food vouchers can only be redeemed at the concession stands on the stadium wall side, as the kiosks on the seating side are independently managed. Food vouchers cannot be redeemed for alcohol and the full value of the voucher will need to be redeemed at the time of ordering as no change can be given for any unused amount.
- **4:30p.m.** - Doors open at the Third Base Gate for FFCU Members to enter. Please read the Isotopes 'Know Before You Go' for policies and procedures to enter the venue. Only one clear plastic, vinyl or PVC bag per person is allowed. The Annual Meeting will be held between sections 115 through 119.
- **4:45p.m.** - 2023 Annual Meeting begins between sections 115 through 119.
- **6:00p.m.** - Doors and food vendors open to the public.
- **7:00p.m.** - NM United vs. Rio Grande Valley FC game. Members who attended the Annual Meeting can watch the game via assigned tickets seats in sections 106 though 122.



## ABQ 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

## RIO RANCHO BRANCH

- 2201 Rio Rancho Blvd SE

## BERNALILLO BRANCH

COMING SOON

- 165 E HWY 550

## 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](http://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 & ASSOCIATE

### DIRECTORS:

Boyd Miller - **Emeritus**

Cathy Thomas - **Emeritus**

Andrea Telford - **Assoc.**

M.Vannesa Ragsdale - **Assoc.**

## SUPERVISORY COMMITTEE:

Christine Duncan

### Chair

Patricia Roughgarden

### Member

Jennifer Gibbs

### Member



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First Financial Earns  
**FAMILY FRIENDLY  
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*the highest level of recognition awarded  
by Family Friendly New Mexico*

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