

FIRST Read

 **First Financial**
CREDIT UNION

Not a basic bank.



AMERICA'S BEST
REGIONAL BANKS
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INSIGHTS GROUP

The First Financial Newsletter Spring/Summer of 2024



HELLO FROM THE CEO

A message from First Financial President Ronald Moorehead

Greetings and Welcome to Summer!

When I was a kid, I loved summers more than any other season, as it meant family vacations. Like you would see in the movies, we would pile into a car and drive somewhere, seeing fascinating sights along the way as well as having fun once we got to where 'somewhere' was. We didn't eat out all that much during the year, but on a vacation, you would eat out pretty much every meal, which was a real treat. I hope that you are able to spend some time with your families this summer, make some memories along the way, and maybe treat yourself to some fun food. As you travel, if you go out of state, we would encourage you to let us know you will be traveling so

that we won't think someone is using your debit or credit card fraudulently. You can do that for your debit cards inside of our app, or you can call us, and we will note that on your account.

Over the years First Financial has won a number of awards. In 2024, we again received a Top Places to Work and the Family Friendly Business Platinum award, making this our sixth year and counting for both awards. FFCU was also named as one of America's Best Credit Unions by Newsweek. Newsweek looked at a number of factors, from financial statistics and community

engagement to member reviews, and interviewed over 35,000 US citizens to determine their top institutions. We appreciate your support and helping us earn these awards.

We recently opened our newest branch, our 17th, in Bernalillo, and moved our South Valley branch to a new location. We continue to invest in technology and our digital channels, but we also know that many of you want to take care of your financial matters in person, thus the investments in physical locations, too. Both new locations have drive-thru lanes, as there are times you have kids, dogs, groceries and more in the car with you.

While the economy is doing relatively well from some measures like production or Gross Domestic Product (GDP) and unemployment, inflation has wreaked havoc on many households. The damage comes from inflation being higher than wage growth was for a 2-year period (mid 2021-mid 2023). If you find yourself wondering how to make ends meet, we have certified financial coaches that, at no cost to you, will review your specific financial

situation and make recommendations. Think of it as a financial health check-up. We have met with over 3,600 members and not-yet-members in communities across New Mexico so far this year, so if you are interested call us or go to our website to make an appointment. On our website, scroll towards the bottom of the front page and click on Financial Wellness. You will then see options for in person (Free Financial Counseling) and group (Free Financial Wellness Webinars) sessions.

As always, I am grateful to be a part of a fantastic financial cooperative called First Financial Credit Union. Thank you for being a member, and for helping us help strengthen our communities.

First Financial President and CEO
Ronald Moorehead

FFCU IS HONORED TO SERVE OUR COMMUNITY



FIRST FINANCIAL PROUDLY AWARDED THE 2024 NEWSWEEK AWARD



★ ★ ★ ★ ★
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First Financial has been awarded the 2024 Newsweek Award and holds a 4.5 Star Rating! Newsweek and market data research firm Plant-A Insights Group are proud to share this ranking of America's Best Regional Banks and Credit Unions, recognizing the top 250 Regional Banks and 250 Credit Unions in the United States.

"Regional banks and credit unions play a pivotal role in the financial fabric of communities nationwide. Unlike their larger counterparts, these institutions are deeply rooted in local economies, understanding the unique needs of the people they serve. Regional banks, with their localized focus, often cultivate strong relationships with customers, enabling them to provide personalized services. These institutions become familiar in the neighborhood; they offer a sense of trust and community that resonates with account holders.

Credit unions, too, play a role in a community. As financial cooperatives owned by their members, they foster a sense of shared ownership and responsibility. This unique structure translates into a commitment to the financial well-being of its members, often resulting in lower fees, competitive interest rates, and a more flexible approach to lending. The community engagement of credit unions extends beyond financial transactions. Many credit unions actively contribute to local

initiatives, reinforcing their role as integral community partners.

In an era where digital advancements can overshadow personalized service, regional banks and credit unions stand out for their customer-centric financial services. These institutions prove that a community-centered approach can redefine the banking experience.

For this reason, Newsweek and market data research firm Plant-A Insights Group are proud to share this ranking of America's Best Regional Banks and Credit Unions, recognizing the top 250 Regional Banks and 250 Credit Unions in the United States.

We hope this list helps you identify your state's best community banking options."

Newsweek Global Editor in Chief
Nancy Cooper.

[VIEW FULL NEWSWEEK AWARD LIST](#)

Honored to Grow with the Community We Love.

INTRODUCING CONTACTLESS TAP N PAY DEBIT CARDS

EMV CHIP, CONTACTLESS DEBIT CARDS MAKE PAYMENTS A BREEZE!



Your NEW First Financial Debit Card is on its way!

You will be receiving a new FFCU Debit Card in the mail this July. This Debit Card will have the latest contactless payment technology! Once you receive your new Debit Card, please activate it immediately by calling our automated service at 1-800-466-0040. Your new PIN number will arrive within a few business days after you receive your new card. Once you have received your PIN number you can change it at any CU Anytime ATM. To immediately reset your PIN number, please visit any FFCU branch.

Once your new Debit Card is activated, please shred your old Debit Card. Your old Debit Card will be closed once you activate your new card or 30 days after you receive your new card.

Great New Benefits:

Contactless Payment Technology! Allows cardholders to "Tap N Pay" during checkout at various merchant locations. Look for the contactless symbol anywhere you shop.

First Rewards! Earn rewards simply by using your Debit Card to make everyday purchases. Visit ffnmrewards.org to enroll and start earning today!

If you have any questions regarding your new Debit Card, or if you need to update your address, please contact our Member Resource Center at 1-800-342-8298.

HOW IT WORKS



Stay up-to-date at FFNM.ORG/DEBITCARDS

BRANCH UPDATES

BERNALILLO BRANCH NOW OPEN



FFCU is now OPEN in Bernalillo at 165 E HWY 550 with new innovative banking technology!

As part of our on going commitment to enhancing member's experiences, this is our first branch to introduce the (TI's) Teller Infinity Machines. These self-service innovative machines will allow members to conduct most teller transactions and provide a more convenient way of banking with options similar

to an ATM. We're excited to offer this new way of conducting your banking! Our Bernalillo Branch employees will be ready and available to assist you during your visit.

The Bernalillo Branch is located at 165 E HWY 550, Bernalillo, NM 87004.

Both the CU Anytime ATM and drive-thru are also open and available for use.

SOUTH VALLEY BRANCH RELOCATED



Our South Valley Branch has moved to a new location at 3045 Avanzando Rd SW, Albuquerque NM, 87105. Find us on the South side of Rio Bravo, East of Coors next to Dutch Bros. The new branch features our new innovative

(TI's) Teller Infinity Machines, full-service drive-thru, CU anytime and as always exceptional member service. Keep an eye out for our GRAND OPENING event details coming soon!

ABQ BRANCHES

- 4910 Union Way NE
- 2700 San Mateo NE
- 6100 Coors Blvd NW, Ste J
- 3045 Avanzando Rd SW
- 831 Juan Tabo NE, Ste A
- 10400 Academy NE, Ste 150

RIO RANCHO BRANCH

- 2201 Rio Rancho Blvd SE

BERNALILLO BRANCH

- 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
1-800-342-8298

BOARD OF DIRECTORS

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DID YOU KNOW?

We Offer **FREE, ONE-ON-ONE FINANCIAL COUNSELING!**

First Financial Credit Union has Certified Financial Counselors trained to help improve your financial outlook.

Schedule an Appointment Today!