

# FIRST Read

 **First Financial**  
CREDIT UNION

Not a basic bank.

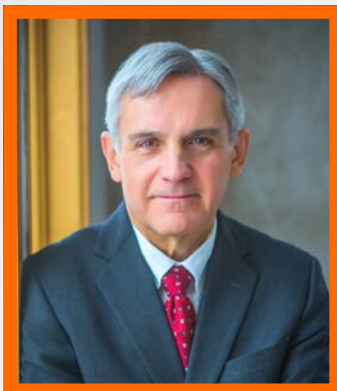
**7 YEARS**  
IN A ROW!



Click for  
more details  
when you see  
this icon!

The First Financial Newsletter Fall/Winter of 2025





# HELLO FROM THE CEO

A message from First Financial President Ronald Moorehead

## Greetings and Salutations!

I would first like to once again welcome Southwest FCU and Fort Bayard CU members and thank you for the trust you placed in us. Together, we are stronger, now with \$1.1 billion in assets and 100k members.

Once again, the nights are cool, the leaves are falling (thus the season's name), and retailers are advertising their holiday wares. It's November! I really enjoy this time of year, for those reasons as well as for my love of red and green chile (on everything but pancakes and sweet rolls). If you have a favorite way to enjoy our New Mexico best, I'd love to hear about it on social media – I'm always looking for new recipes to try.

This time of year is also when we start looking for new volunteers. We have several volunteer roles within the organization, including our Board of Directors and Supervisory Committee. This year, we also have a new Advisory Committee that needs volunteers. The Board of Directors and Supervisory roles are ones that do require a significant time investment. However, the Advisory Committee, while still important, has a much lighter time requirement. Look for more information on volunteer opportunities soon.

I have brought this up before, but want to make sure all of our members are taking advantage of our great rates, specifically

on our credit cards. They are fixed-rate cards, and we currently have a balance transfer promo (0% APR for 12 months) running until December 31, 2025. Since all the payment goes toward reducing your balance during the promo period, you may be able to save some money. If you have a high-interest credit card elsewhere, please consider switching to one of our cards. It is easy to request – you can do so either online or over the phone – no need to visit a branch to apply!

**Our assets have doubled over the past six years, thanks to your trust in us for your needs. That has allowed us to invest in our communities in new and impactful ways – from providing financial literacy training to New Mexico high school seniors, offering some of the best deposit rates and rewards for local institutions in the State, to offering small-dollar loans where others won't at reasonable rates.**

It also allows us to offer free financial coaching at most of our branches and online, where you can engage with topics ranging from buying a home to the latest scams.

I am excited to announce that, for the seventh year in a row, First Financial has been awarded the Family Friendly Business Platinum Award, the highest level businesses can receive. As well as being voted one of the Top Places to Work. Our staff and members are the reason these

awards are possible and what the credit union difference is all about. Read more details on these recognitions below.

Lastly, I want to thank you for your continued support of the financial cooperative known as First Financial Credit Union.

First Financial President and CEO  
Ronald Moorehead



### Family Friendly Platinum Award

This list is based solely on employee feedback gathered through a third-party survey administered by research partner Energage, LLC. The anonymous survey measures several aspects of workplace culture, including alignment, execution, and connection, just to name a few. We're thrilled to have been included on the list and thankful to our employees, who made this happen.

### Top Places to Work

The New Mexico Family Friendly Business Award® program recognizes New Mexico employers that offer family friendly employee benefits. It works to increase the number of businesses with family centered policies available to the workforce. The purpose of the award is to recognize and support businesses that adopt and implement family friendly policies for their employees.



# MEMBER OWNED

## MEANS WE NEED YOU!

### **Make a Difference in Yourself and Our Community by Volunteering to Serve with First Financial!**

The Nominating Committee is accepting applications for volunteer position. To be eligible to serve in 2026, your application needs to be submitted by Friday, January 30, 2026. 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. Your fellow volunteers are from different professional backgrounds and communities throughout New Mexico. Share your diverse viewpoints and let your voice be heard by joining the credit union movement and guiding the credit union towards a brighter future.

## **2026 FIRST FINANCIAL CREDIT UNION BOARD OF DIRECTORS**

### **VOLUNTEER APPLICATIONS NOW OPEN!**

#### Requirements:

- Candidates must be 18 years of age by January 31, 2026
  - 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 day on Friday, January 30, 2026
  - 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
- Advisory Committee – appointed by the Board of Directors



**FFNM.ORG/FFCUVOLUNTEERING**





**ENDING  
SOON!**

**0%**

**ANNUAL PERCENTAGE RATE  
FOR 12 MONTHS!**



**CREDIT CARD BALANCE TRANSFER PROMO**  
**0% Annual Percentage Rate (APR) Balance**  
**Transfer Promotion now through December 31, 2025.\***

- Simplify Payments: Consolidate multiple credit card balances onto one card for easy management.
- Pay Down Debt Faster: With 0% APR, every dollar of your payment goes directly to reducing your balance.
- Save on Interest: Enjoy ZERO interest/APR for 12 months on balance transfers. Helping keep more money in your pocket.
- Boost Your Financial Health: Lower your overall debt and improve your credit score by expediting payments and increasing available credit.
- Available for both Gold Preferred and Platinum Rewards credit cards.

\*Special Introductory Rate, 0% Annual Percentage Rate (APR) for 12 Months offer is available to members with approved credit. Offer ends December 31, 2025. Standard rates apply to balances remaining after the promotional period ends. Terms and conditions apply. A one-time transfer fee of \$5 or 4% of the balance transferred (whichever is greater) will be charged at the time of booking for each balance transfer transaction. No maximum fee.



**APPLY TODAY AT [FFNM.ORG/CCTRANSFER](https://ffnm.org/cctransfer)**

**1 POINT FOR EVERY  
DOLLAR YOU SPEND!**



**WITH AN FFCU MASTERCARD  
PLATINUM REWARDS CREDIT CARD**

Get rewarded for going shopping. With ScoreCard® Rewards, you'll earn 1 point for each dollar charged to your MasterCard® Platinum Rewards Card. Your bonus points can be redeemed for name-brand merchandise, travel rewards, and more!

**APPLY ONLINE TODAY!**





# FIRST HOME

**FirstFinancial**  
CREDIT UNION



NMLS# 402675



FIRST TIME HOME BUYER PROGRAM

**SAVE HUNDREDS  
ON YOUR MONTHLY MORTGAGE!**

SKIP THE PMI (PRIVATE MORTGAGE INSURANCE)

TO APPLY VISIT [FFNM.ORG/MYFIRSTHOME](https://ffnm.org/myfirsthome)



## IMPORTANT NOTICE

**ACADEMY BRANCH MERGING WITH CHERRY HILLS**

**EFFECTIVE DECEMBER 1ST, 2025**

Academy Branch located at 10400 Academy Rd NE,  
Suite 150, will be PERMANENTLY CLOSED.

Members can now visit our Cherry Hills Branch  
ONLY 2.6 MILES DOWN THE ROAD located at  
8111 Harper Rd NE, Albuquerque, NM 87111.



**FFCU LOCATIONS AND HOURS AT [FFNM.ORG/LOCATIONS](https://ffnm.org/locations)**



## FFCU SEG (SELECT EMPLOYER GROUP) LOCAL BUSINESS HIGHLIGHTS!



**FURRY LAND**  
MOBILE GROOMING

(505) 807-7009  
[FURRYLAND.US](https://furryland.us)



-  Full Baths
-  Premium Shampoos  
And Conditioners
-  Dog And Cat Grooming  
And More!

Use code: **FirstFinancial** and get **\$18 OFF YOUR 1ST GROOM!**

\*New clients only. Offer valid through December 31st, 2025.



In Albuquerque the best repairs are done by  
Hugo's TV & Appliance Repair!

Our locally owned and operated company has  
over 40 years of experience repairing televisions  
and appliances of all brands, makes and models.



**505-249-9182** | 5202 2nd St NW, Abq

MENTION  
THIS AD FOR  
**10%  
OFF!**



**STORM DAMAGE?**  
You may qualify for a NEW ROOF!

**COMPLIMENTARY INSPECTIONS**  
WITH NEW MEXICO ROOFING SOLUTIONS LLC

**10% OFF  
ALL ROOF  
REPLACEMENTS  
FOR FFCU MEMBERS\***

\*Valid only for appointments scheduled and  
confirmed by December 31st, 2025. Must  
mention ad at time of estimate. Cannot be  
combined with other offers.

Call, Text or Email for scheduling: (505)702-2619 | [Travis.NMRS@gmail.com](mailto:Travis.NMRS@gmail.com)



- 4914 Union Way NE
- 2700 San Mateo NE
- 6100 Coors Blvd NW, Ste J
- 3045 Avanzando Rd SW
- 831 Juan Tabo NE, Ste A
- 8111 Harper Rd NE
- 7600 4th St NW, Abq

- 2201 Rio Rancho Blvd SE

- 165 E HWY 550

- 801 East Cedar

- 307 W. Aztec Ave

- 1383 N HWY 491

- 4919 E. Main St. Ste 103

- 111 South Miller

- 901 E. University, Suite Q

- 700 W. 2nd St.

- 2290 Superior Street

- Inside Pine Hill Market

- 1230 HWY 53

Jennifer Walters - **Member**



Earn rewards simply by using your First Financial (FFCU) Debit Card to make everyday purchases online and at your favorite stores and restaurants! Points can then be redeemed for travel tickets, e-gift cards to restaurants and retail stores, electronics, sports equipment, fashion wear, and many more items! First Rewards is one of the ways we show our appreciation to our loyal members. At FFCU, it pays to use your debit card!



**FFNM.ORG/FIRSTREWARDS**