

STATE EMPLOYEES CREDIT UNION
2020 ANNUAL REPORT



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LETTER FROM THE PRESIDENT/CEO



What a year we've had! When I wrote my Annual Message back in January of 2020, little did I know what was ahead of us. I've re-read my message and I spoke to what an amazing year the State Employees Credit Union had in 2019, and that was under the best of circumstances. I am extremely happy to write in 2020's Annual Message that we had another amazing year, even given the challenges

and obstacles we endured for the majority of it. I've said it before and I truly believe that it's those challenges that we endure, that we come out stronger from on the other side – and it was no different in 2020. I attribute the State Employees Credit Union's success to the hard work and resilience of our staff and volunteers and the loyalty of our membership throughout the year.

As we remained focused on employee and member safety and followed all public health orders, we saw tremendous growth in all categories and ended 2020 far beyond what we would have expected. The State Employees Credit Union closed 2020 with an increase of over \$182 million dollars in total assets, resulting in \$818,466,093 in assets - what an accomplishment!

Loan growth had an increase of over \$23 million from December 2019, for total loans at \$552.9 million. This reflects an increase in Commercial Lending and Real Estate Loans. Due to the dropping mortgage rates, Real Estate financing and re-financing has been in extremely high demand.

Our new services for Business Members were rolled out in a time when we were able to assist small businesses with the PPP loans that were being offered through several federal stimulus packages. While we were able to assist current business members, many more businesses transferred their accounts to State Employees Credit Union due to the attentiveness we were able to provide them during a trying time.

Our deposit growth was exceptional over the past year with almost \$173 million added to depositors' accounts. While our lobbies remained opened for the most part and drive thru windows consistently remained open, we had some members that preferred to utilize the Credit Union's E-Services. Mobile pay transactions more than doubled from 2019. E-Services and mobile banking continue to be very popular options for our members and I can't imagine this will change anytime soon.

I am excited to report that State Employees Credit Union was once again recognized in the national Forbes' list of America's Best Credit Unions for 2020! This accolade cites State Employees Credit Union among the top 3% of credit unions in the country; specifically evaluating the Credit Union on trust, terms and conditions, branch services, digital services, and financial advice. We value this unsolicited measure of our quality and performance via an independent survey performed by Forbes. With that being said, we were awarded with local accomplishments as well! The 2020 Santa Fe Reporter's Best of Santa Fe's Annual Readers Poll named State Employees Credit Union #1 in the category of Best Financial Institution as well as #1 in the category of Best Financial Adviser. For the past three years, the Credit Union has been recognized as the Best Financial Institution in Valencia County. Also, State Employees Credit Union was awarded the Albuquerque Journal North Reader's Choice Award for Best Auto Loan Lender. It is truly an honor to be recognized by our members and the communities we serve for our commitment to New Mexicans' financial well-being.

We had a great response to our member survey last year – the feedback is important and vital to our mission. Our top priorities for 2021 continue to focus on enhancing our excellent member service and ensure that our employees continue to remain knowledgeable about our financial products and services. We have and will continue to support a robust training program so that our membership continues to receive the service they are accustomed to in all of our branches, from all of our staff.

In conclusion, it is my sincere pleasure and privilege as the President/CEO of the State Employees Credit Union to lead this outstanding organization. Together with the staff, members of the Board of Directors and the Supervisory Committee, we will continue to remain committed to ensuring that your deposits and financial needs are handled in the most secure, effective and professional manner.

Together we build futures!

Harold K. Dixon | President/CEO

2020 BOARD MEETING MINUTES

STATE EMPLOYEES CREDIT UNION OF NEW MEXICO ANNUAL MEETING

Harold K. Dixon, President/CEO, began opening remarks by introducing the members of the Board of Directors and the Supervisory Committee and their guests. In addition, Mr. Dixon welcomed Teresa Casados, Office of the Governor Chief Operating Officer and her husband as well as Andee Wright Brown, Senior Director of Development and Carla Anaya, Director of Development for UNM Children's Hospital.

Mr. Dixon presented a check in the amount of \$40,000 that was raised by the Credit Union staff and members, to the Connected Academy of UNM Children's Hospital to assist with the salary expense of the teacher for the Academy. Ms. Andee Wright Brown explained the need for the Academy as it is the only one of its kind in the United States that fills an ongoing educational need for the patients and their siblings within the State of New Mexico. Ms. Wright Brown presented a video for review in which the patients and their parents discussed the value they receive from the Academy.

Ms. Casados thanked the staff and volunteers of State Employees Credit Union for the work done in each of the communities to help the citizens of New Mexico with their financial needs.

Ms. Casados stated that the Governor is committed to partnering with Credit Unions in New Mexico to serve all. Ms. Casados congratulated the staff on the volunteer work that everyone participates in on behalf of the Credit Union.

Chairperson Jerry Rael called the Annual Meeting to order at 7:30 p.m. Chairperson Rael requested that roll call of the Board of Directors be conducted; members present were Jerry Rael, Chairperson; JoAnne Vigil Coppler, Vice Chairperson; Lorrie Lujan, Secretary; Ken Kirk, Treasurer; RoseMary Wickard, Director and Pamela Gonzales, Director.

Supervisory Committee members present were Monica Trujillo, Vice-Chairperson; Angie Romero, Secretary; Pete Martinez, Member; Greg Chavez, Member; and Virginia Hendley, Member.

Chairperson Rael asked for a reading of the minutes of the Annual Meeting of March 2019. Lorrie Lujan moved to dispense with the reading of the minutes and to approve them as submitted. Motion seconded by RoseMary Wickard. Motion passed.

Treasurer Ken Kirk reviewed the financial reports for the year ending December 2019. Mr. Kirk reported that the financial statements of the Credit Union reflect continued strong growth. Mr. Kirk stated that NCUA categorizes a healthy credit union with no less than 7% net worth. At the end of 2019, State Employees Credit Union had a net worth of 12.02% which allows the Credit Union to remain competitive within the New Mexico communities. Mr. Kirk thanked the staff of the Credit Union for maintaining Local Confidence with the members of the Credit Union. Lorrie Lujan moved to approve the financial report, subject to audit. Pamela Gonzales seconded. Motion passed.

Monica Trujillo, Vice-Chairperson of the Supervisory Committee reported on the activities of the Committee during 2019. Vice-Chair Trujillo congratulated the staff on the excellent examination and audit results received from FID, NCUA and the audit firms of Barraclough & Associates and Nearman, Maynard and Vallez. Vice-Chair Trujillo congratulated Diana Romero, Internal Auditor, for the work she continues to do stating that Ms. Romero continues to work in partnership with the branches/departments to identify updates that should be made before they become issues for the Credit Union.

Chairperson Jerry Rael reviewed the "Report Card" for State Employees Credit Union for 2019. Mr. Rael stated that loan growth during 2019 was \$38 million, an "A" for the Credit Union. Return on Assets was 1.30%, another "A" while Peer was at .93% a "C". Chairperson Rael stated State Employees Credit Union continues to operate at the highest professional standards resulting in an overall "A" as is evident by the outstanding reviews from the regulating agencies and audit firms. Chairperson Rael thanked Mr. Dixon and his staff for the successes due to the hard work of all. In addition, Chairperson Rael thanked the families of the staff for their support of the Credit Union. On a personal note, Chairperson Rael thanked the staff for honoring "Uncle Joe" at the 2019 Annual Meeting on his milestone of reaching 100 years of age. That honor was a true highlight for Uncle Joe and he spoke of it often up until his recent passing.

Mr. Dixon reviewed the accomplishments of the Credit Union and each branch/department during 2019. A review of the net loan volume, teller transactions and net new accounts for each office was conducted. Mr. Dixon reported that the Credit Union received the annual examination by NCUA and FID and once again received strong accolades from both agencies regarding the strong performance of the Credit Union.

2020 BOARD MEETING MINUTES

Mr. Dixon reminded the staff that the service offered to our membership is key to the continued success of the Credit Union. As a result of the stellar service offered, State Employees Credit Union was named one of the top 200 safest credit unions in the country.

Chairperson Rael introduced Mr. Paul Stull, President of CUANM. Mr. Stull stated he was pleased to report that State Employees Credit Union continues to be a leader among the Credit Unions of New Mexico. Mr. Stull presented the results of the Board of Directors election and congratulated Ms. RoseMary Wickard, Mr. Ken Kirk and Mr. Jerry Rael on their re-election to the Board of Directors. Mr. Stull also stated that Ms. Virginia Hendley and Ms. Angie Romero were re-elected by acclamation to the Supervisory Committee.

Mr. Dixon and Chairperson Rael presented volunteer service awards to Greg Chavez, Angie Romero and Virginia Hendley for their years of volunteer service to the Credit Union.

Mr. Dixon read excerpts from the nomination forms submitted by the managers for the Employee of the Year award. Mr. Dixon announced that Tina Cook, Lead Teller at the Las Vegas office and Ryan Klinkrodt, AVP/Commercial Loan Manager were named Employees of the Year for 2019.

There being no further business, Lorrie Lujan moved to adjourn the meeting at 9:05 p.m. Vice Chairperson JoAnne Vigil Coppler seconded. Motion passed.

BOARD REPORT



Wow! I don't think anyone could have imagined how devastatingly our world would be impacted by the events of 2020. The COVID-19 pandemic and our country's political unrest brought normality to its knees. However, the State Employees Credit Union was able to maintain a great level of service despite all the danger and restrictions imposed by the COVID-19 pandemic.

2020 proved to be a successful year at the State Employees Credit Union. We reached assets of over \$818,466,093 million as of December 31, 2020. This represented a growth rate of over 29% over 2019 or nearly \$182 million compared to 2019. Our total net income for 2020 was \$8.5 million. Our return on assets was 1.17% compared to peer credit unions that were at .64%. This means that once again we have far surpassed our peers in 2020.

The audits conducted by the New Mexico Financial Institutions Division, National Credit Union Association, the accounting firm of Barraclough & Associates and Nearman, Maynard & Vallez and our own Supervisory Committee, indicate that our credit union is being operated in the highest professional standards. This is due to the efforts of Harold K. Dixon, President/CEO, the managers and each employee of the State Employee's Credit Union.

On behalf of the Board of Directors JoAnn Vigil Coppler, Vice-Chair; Ken Kirk, Treasurer; Lorencita (Lorrie) Lujan, Secretary; Michael Duran, Pamela Gonzales, and Rosemary Wickard, Directors and I as Chairman of the Board, thank staff for their hard work and dedication to ensure that the State Employee's Credit Union continues to be one of the top performing credit unions in New Mexico as well as in the country.

To our members we thank you for your continued support of the State Employees Credit Union. Together with the members of the Supervisory Committee, we serve as volunteers on your behalf ensuring that your deposits and financial needs are handled in the most secure, effective and professional manner. I am happy to report that 2020, even with all its challenges, was another great year.

Jerry J. Rael | Chairman of the Board

SUPERVISORY COMMITTEE REPORT



It has been my pleasure to serve as the Chairperson of the Supervisory Committee for the past twelve months. During the year 2020 the Supervisory Committee was challenged with finding innovative ways to conduct the audit functions they are charged with. In person branch audits, and audits of loan files could no longer be conducted due to COVID19 restrictions. However, the members of the Supervisory

Committee worked via electronic mediums to complete the audit function each month.

The Supervisory Committee continued to meet throughout the year on a monthly basis via Zoom and reviewed monthly reports including audits conducted by the Internal Auditor, Diana Romero y Padilla. On behalf of the members of our Credit Union I would like to acknowledge the hard work and dedication of Monica Trujillo, Vice Chairperson; Angie Romero, Secretary; Virginia Hendley, Pete Martinez and Greg Chavez. The members of the Supervisory Committee worked with the Board of Directors to ensure that the policies and procedures were adhered to by staff. Their ability to meet the challenges they were presented with, helped to ensure that our Credit Union continues to operate in a fiscally responsible manner.

As in past years, the audit assignments included the audit of New Accounts, Dormant Accounts, Closed Accounts, New Loans, and Real Estate Loans. The Supervisory Committee contracted with the audit firm of Nearman, Maynard and Vallez to conduct the annual audit of the financial systems; this audit was completed with no material findings.

The Supervisory Committee approved the annual Audit & Compliance schedule, which was developed by the Credit Union's Internal Auditor, Ms. Diana Romero. Ms. Romero presented monthly reports reviewing the audits she conducted and reviewed the recommendations to address findings noted in the monthly audits. Other activities for the year included Supervisory Committee members serving on the ALM Committee and the Nominating Committee. In my role as the Supervisory Committee Chairperson I participated in the planning session for calendar year 2021 with the Board of Directors.

The members of the Supervisory Committee would like to thank the employees, Senior Managers and Board of Directors for their continued dedication to serving the members of State Employees Credit Union.

Respectfully,

Teresa Martinez | Chairperson SECU Supervisory Committee

BY THE NUMBERS

STATEMENT OF FINANCIAL CONDITION DECEMBER 31, 2020

(Unaudited)

SECU Assets

Loan (Net).....	\$548,119,505
Cash.....	\$162,768,750
Investments.....	\$60,538,806
Fixed Assets.....	\$17,522,501
NCUSIF Capital Deposit.....	\$6,344,274
Other Assets.....	\$23,172,257
Total Assets.....	\$818,466,093

Liabilities & Member Shares

Accounts & Dividends Payable.....	\$8,264,232
Member Shares.....	\$730,896,825
Total Liabilities and Member Shares.....	\$739,161,057

Equity

Reserves.....	\$2,353,142
Unrealized Gains/(Losses) Investments.....	\$368,268
Other Comprehensive Income/(Losses).....	(\$6,048,639)
Undivided Earnings.....	\$82,632,265
Total Equity.....	\$79,305,036

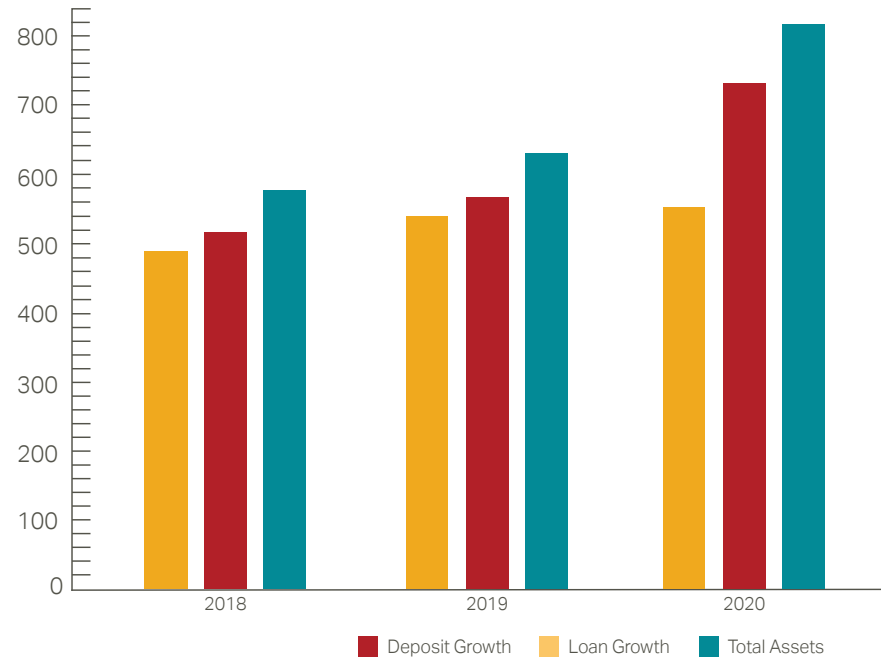
Total Liabilities, Equity & Retained Earnings.....	\$818,466,093
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STATEMENT OF INCOME DECEMBER 31, 2020

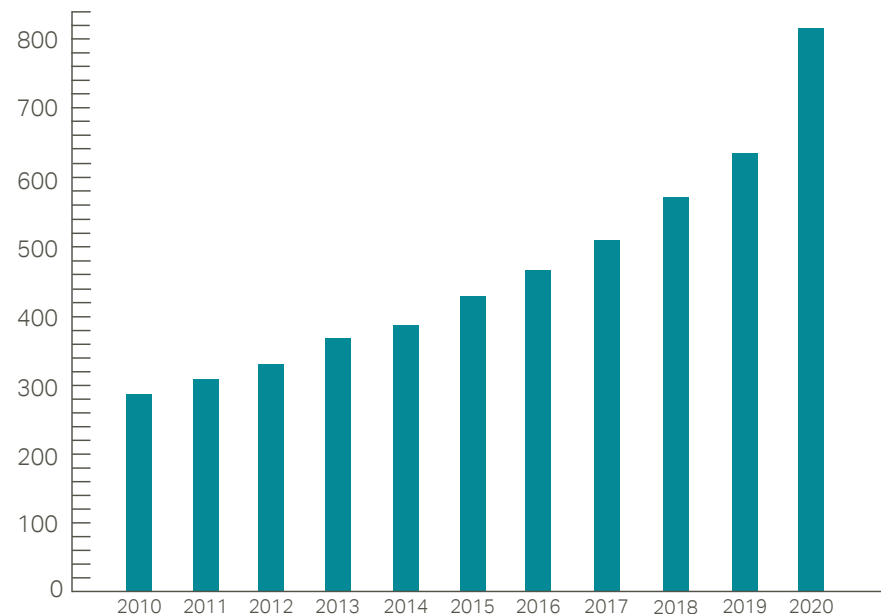
(Unaudited)

Interest Income.....	\$25,451,789
Interest and Dividend Expense.....	\$5,477,871
Net Interest Income.....	\$19,973,918
Provision for Loan Losses.....	\$1,901,000
Net Interest Income after Provision.....	\$18,072,918
Non-Interest Income.....	\$10,654,630
Non-Interest Expenses.....	\$20,192,319
Net Income.....	\$8,535,229

ASSETS (IN MILLIONS)



TOTAL ASSETS (2010-2020)



BOARD OF DIRECTORS



Michael Duran, Director | Kenneth Kirk, Treasurer | Jerry J. Rael, Chairperson
Pamela Gonzales, Director | RoseMary Wickard, Director
Lorencita "Lorrie" Lujan, Secretary | JoAnne Vigil-Coppler, Vice Chairperson

SUPERVISORY COMMITTEE



Angie Romero, Secretary | Monica Trujillo, Vice Chairperson | Greg Chavez, Member
Virginia Hendley, Member | Peter Martinez, Member | Teresa Martinez, Chairperson

OUR MISSION
TOGETHER WE BUILD FUTURES

OUR PROMISE
A PERSONAL APPROACH TO YOUR LIFE IN BALANCE

STATE ECU VALUES

RELATIONSHIPS

We strive for strong bonds within our communities and our member base in order to provide the best financial service.

COMMITTED

We are committed to always offer the best service and products while promoting the well-being of our communities.

INTEGRITY

We believe in the importance of integrity to always follow through on our promise and commitment to our members and communities.

ACCOUNTABILITY

We have the responsibility to execute our values and uphold our commitment to serve the members and those in our communities.

EMPOWERED

We are empowered to act in the best interest of our members when developing and promoting our products and services.

TIRELESS

We work tirelessly to better ourselves, our members, and our communities at the highest capacity possible.

OUR COMMITMENT

COMMITMENT TO OUR COMMUNITIES _____

COMMITMENT TO OUR MEMBERS _____

COMMITMENT TO EACH OTHER _____

COMMITMENT TO OUR COMMUNITIES

State ECU actively participates in important causes throughout the state of New Mexico and views being a community partner as intrinsic to its mission. In 2020, we recognized that our communities needed more help than ever. Via our State ECU COVID Relief Fund, we matched member donations, up to \$10,000, to benefit eight local non-profit organizations, including the Santa Fe Recovery Center, CLN Kids, Joy Junction, and others. Donors surpassed our initial \$20,000 goal and raised a total of \$21,600 for fellow New Mexicans. What a testament to the strength and generosity of our community!

State ECU also continued its annual Children's Miracle Network Fundraiser, and the associated event, Cars for Kids, benefiting UNM Children's Hospital. The hospital's needs didn't stop during the pandemic. In fact, they grew. So, we knew it was vital to continue our efforts. We moved the fundraiser online, with a new dedicated website, and turned Cars for Kids into a virtual event. Car owners from across the state faced off in a friendly online competition via State ECU's social media communities. The public served as judges by voting classic and modified cars into the next round. Once again, our community rallied behind the cause. Thanks to generous donations, State ECU raised \$60,000 for UNM Children's Hospital and children right here in New Mexico.

EVEN AMID THE CHALLENGES OF 2020, YOU PROVED THAT WE'RE ALL IN THIS TOGETHER—THANK YOU!



COMMITMENT TO OUR MEMBERS

OUR DEDICATION TO YOU

In a time when many financial institutions were closing their doors to in-person service due to the novel coronavirus pandemic, we focused on serving you. Although we had to shut lobbies temporarily (except by appointment), we kept our drive-through services open. Our call center continued operations, and staff members provided telephone support during business hours. Mobile Banking services were also accessible 24/7. We innovated throughout the pandemic to continue top-tier service while protecting the health and safety of our members and employees.

2020 STATE ECU MEMBER SERVICE STATS

TELLER TRANSACTIONS: 694,996

CALL CENTER PHONE CALLS ANSWERED: 212,219

WEBSITE PAGE VIEWS: 2,500,261

MOBILE APP ACTIVE USERS: 16,991

NEW MEMBERS WELCOME

At State ECU you are not a number—you are a valued member with an active voice. As a not-for-profit Credit Union, we direct earnings back into the Credit Union to provide better rates, products, and services. In recent years we have grown our field of membership beyond “state employees” to allow many more New Mexicans the opportunity to experience our friendly, personalized financial services.



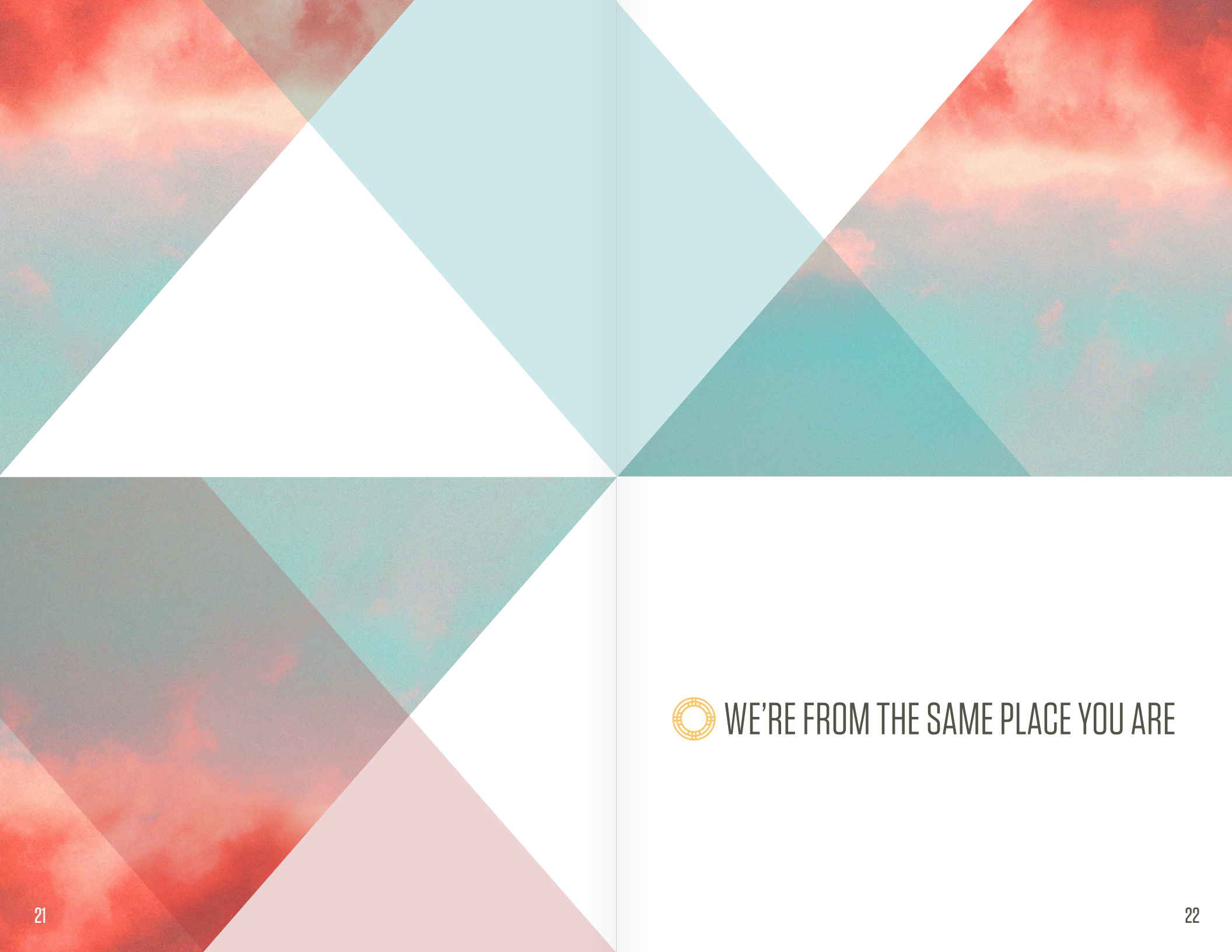
COMMITMENT TO EACH OTHER

"I'VE GOT YOUR BACK!"

State ECU proudly fosters a collaborative, trusting, and fun company culture. Together Day Events are one way the credit union nurtures connections among staff. In 2020, committees in every department organized events for team building, educational opportunities, and some light-hearted downtime that was particularly important as employees served members on the frontlines of the novel coronavirus pandemic. Staff members organized activities such as creating posters to introduce fellow employees to their brothers and sisters for National Siblings Day, celebrating Earth Day by building window flower boxes, and exchanging recipes for National Strawberry Shortcake Day. These activities allowed staff members to connect with each other even while maintaining social distance during the public health emergency.

COMING TOGETHER IS A BEGINNING,
STAYING TOGETHER IS PROGRESS,
AND WORKING TOGETHER IS SUCCESS.

- HENRY FORD



 WE'RE FROM THE SAME PLACE YOU ARE

EMPLOYEE OF THE YEAR

1991 Anselmo Ortiz

1992 Carmen Rodriguez

1993 David Gee

1994 Rosina Couchman

1995 David Gee

1996 Anna Duran | Monica Varela

1997 Andrew Sandoval

1998 Christine Ludi

1999 Ramona Martinez

2000 Tina Montano

2001 Ken Bowers | Valerie Chavez

2002 Ken Kiesling

2003 Toni Solis (Hernandez)

2004 Nicole Duran

2005 Theresa Montoya | Tina Varela | Barbara Anchondo

2006 Dawn Romero

2007 Ken Bowers | Rustine Nava | Bonnie Pacheco

2008 Susan Baldonado | Laura Mills

2009 Linda Moya | Diana Young | Lisa Blea

2010 David Medina | Tanya Cisneros | Andrea Kavanaugh

2011 Robin Silva | Ashley Sanchez

2012 Kathleen McIntosh | Mark Salazar

2013 Erica Alarid - Gonzales

2014 Theresa Pena

2015 Monica Ocampo | Doreen CdeBaca

2016 Sandra Velarde

2017 Jennifer Lopez

2018 Jacquelynn Martinez

2019 Tina Cook | Ryan Klinkrodt

WE ARE STATE ECU

ALBUQUERQUE

Tina Cook, Gabriel Fernandez, Melissa Gonzales, Yvette Gutierrez, Leiann Herrera, Edith Maestas, Ashley Martinez, Samuel McIntyre, Christine Montoya, Jonathan Ortiz, Maria Rios, Crystal Rivera, Janet Serna, Stacy Tracy, Teresa Villanueva

BELEN

Gabriella Gomez, Denise Hernandez-Rivera, Tammysue Jaquez, Danielle Jaramillo, Julie Molina, Robin Silva, Desirae Sisneros, Kevin Trujillo

CERRILLOS

Laura Gonzalez-Ponce, Andrea Kavanaugh, Dominique Marano, Vincent Montoya, Monica Ocampo, Francine Rodriguez, Jaime Torres, Shannon Trujillo, Patrick Valencia

LOS LUNAS

Analisha Espinoza, Lisa Gonzales, Toni Hernandez, Devon Hill, Jessica Lucero, Yaskara Parra, Jacob Raaff, Darlene Valencia, Tina Varela

LAS VEGAS

Jamie Cleaver, Patricia Covarrubias, Olivia Garcia, Crystal Grano, Caitlin Leyba, Santiago Mondragon, Theresa Montoya, Bonnie Pacheco, David Rivera, Clarissa Salazar, Nonnah Sedillo, Diana Segura, Katie Tenorio, Yolanda Velasquez, Krysty Williams

RIO RANCHO

Susan Baldonado, Tanya Cisneros, Maritza Dominguez, Monte Hoskie, Felicia Jaramillo, Justin Jiron, Iris Sanchez, Jim Vigeant, Glenda Vigil, Diana Young

ST. MICHAEL'S

Erica Alarid-Gonzales, Christine Anaya, Barbara Anchondo, Tina Archuleta, Anne Armijo, Nicole Armijo, Emilio Atencio, Mandy Barbero, Marcelino Barreras, Courtney Beer, Dianna Best, Elizabeth Blea, Jon Branch, Lila Cano, Angela Carlos, Anjelica Caudillo, Jenny Cintron, Harold Dixon, Jessica Doty-Soto, Alishia Durr, Juliette Escovedo, Bernice Esquibel, Gabriella Fischer, Mariah Garcia, Jerome Garcia-Armijo, Kaylene Gonzales-Rivera, Victor Gonzalez-Esparza, Kelly Grimm, Celena Guerrero, Natasha Gutierrez, Chelsea Harvey, Melinda Herrera, Melissa Holik, Landon Holjencin, Ryan Klinkrodt, Jennifer Koomoa, Angelica Ledoux-Sena, Darren Lopez, Kristina Lopez, Sandra Lopez, Rebecca Lopez-Soriano, Doreen Lovato, Andrea Lujan, Benita Martinez, Feliz Martinez, Jacquelynn Martinez, James Martinez, Ramona Martinez, Sheila Martinez, Teresa Martinez, Eva Montoya, Kyle Moore, Ryan Moreno, Linda Moya, Natalie Ochoa, Susan Ontiveros, Alex Ortega, Jessica Ortiz, Chaslyn Pacheco, Albert Padilla, Martina Padilla, Monique Padilla, Diana Padilla-Romero, Theresa Pena, Chris Peralta, Patricia Perrault, Nicholette Pina, Kimberlie Powell, Leann Quiroz, Rachel Reed, Natalie Riley, Vanessa Rios, Domonique Rios-Anaya, Gerald Rivera, Elizabeth Rodriguez, Paula Rodriguez, Elizabeth Rodriguez-Licano, Lidia Rodriguez-Pizano, Dawn Romero, Domonique Roybal, Thomas Ryan, Mark Sadowski, Tracy Saiz, Mark Salazar, Matthew Schaefer, Richard Schaefer, Kerry Scheller, Raymond Sedillo, Quentin Smith, Debbie Sparks, Stacy Starr-Garcia, Maria Suazo, Jennifer Terrazas-Chavez, Leo Trejo, Stephanie Vaquero-Umana, Sandra Velarde, Darlene Vigil, Evelyn Vigil, Nieves Vigil-Trujillo, Elisha Wray

BRANCH LOCATIONS

ALBUQUERQUE

3521 Montgomery Blvd NE
Albuquerque, NM 87107
505.884.0128

BELEN

19390 N. Hwy 314
Belen, NM 87002
505.864.0335

CERRILLOS ROAD

4920 Promenade Blvd.
Santa Fe, NM 87507
505.983.7328

LAS VEGAS

1201 Mills Avenue
Las Vegas, NM 87701
505.454.1111

LOS LUNAS

280 Emilio Lopez Loop
Los Lunas, NM 87031
505.565.8400

RIO RANCHO

7851 Enchanted Hills
Rio Rancho, NM 87144
505.884.0128

SANTA FE (MAIN)

813 St. Michael's Drive
Santa Fe, NM 87505
505.983.7328

MORTGAGE & BUSINESS CENTER

811 St. Michael's Drive
Santa Fe, NM 87505
505.954.3474

YOU ALSO HAVE ACCESS TO:

OVER 5,400 BRANCHES

OVER 30,000 ATM LOCATIONS

STATE ECU MOBILE BANKING

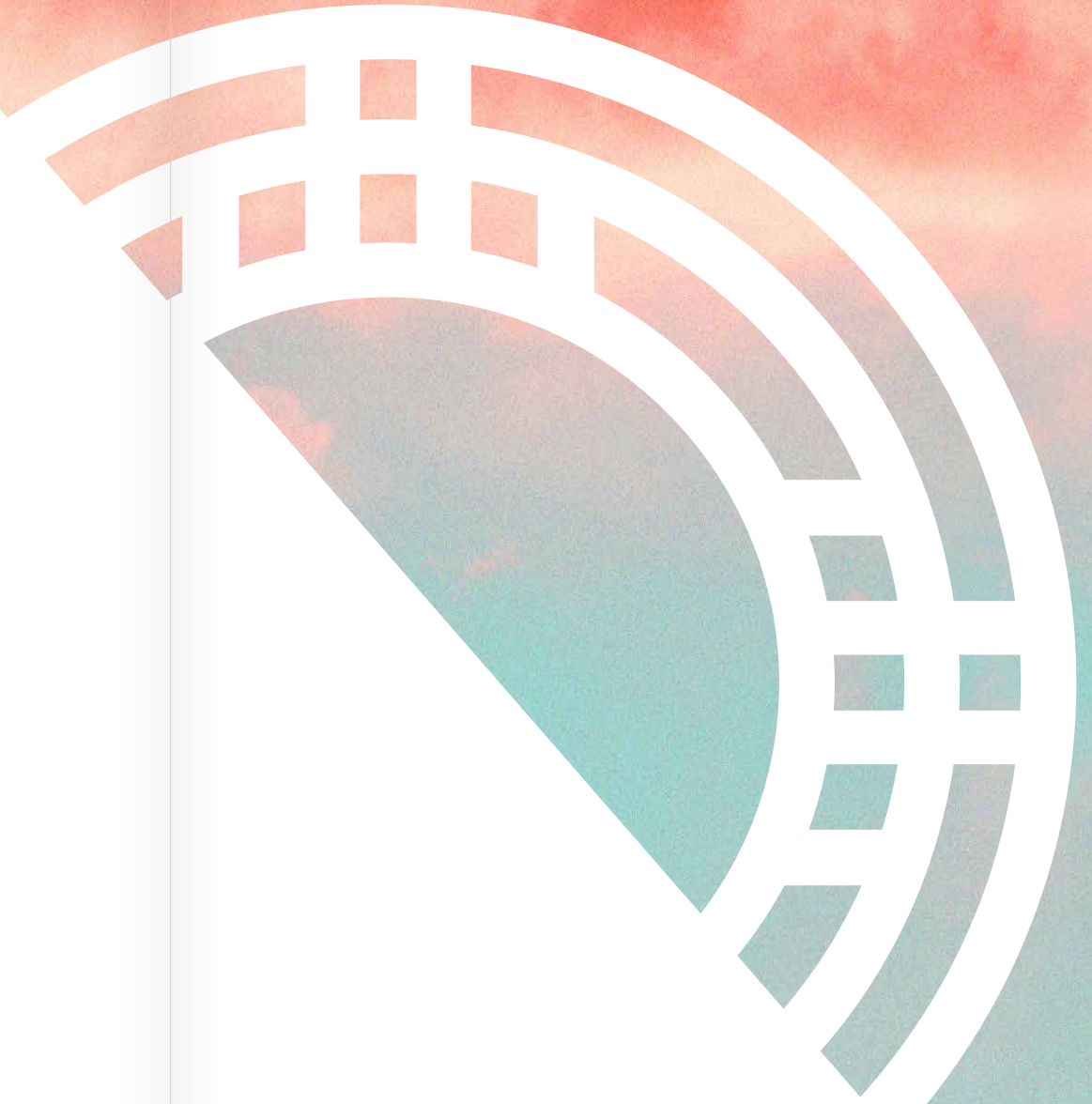
AWARD WINNING LOCAL SERVICE

WE'RE FROM THE SAME PLACE YOU ARE

We are proud to be recognized for our exceptional financial services and products. It tells us that we are living our mission – creating rewarding banking relationships that put members first. Our friendly, personalized service and dedication to creating bright futures in the communities we serve is valued and seen. Thank you!



TOGETHER
WE BUILD FUTURES





SECUNM.ORG