

Events and Closures

July 4

Independence Day

Happy Birthday America! GCU will be closed in observance of this federal holiday.

42nd Annual Pancakes on the Plaza

Santa Fe Plaza (Downtown), 7am-Noon
 Tickets: \$8 in advance, \$10 at the door, and 4 for \$30 - Tickets available at all GCU locations in Santa Fe through July 3.

July 16

Classic and Lowrider Car Show

Partnered with Guadalupe Credit Union
 Plaza de Española, Española, 3pm
 FREE for the whole family. Come out and celebrate with entertainment, food, and more!

July 21, 22, & 23

Car Sale

Lithia Chrysler Dodge Jeep RAM Fiat of Santa Fe in the Santa Fe Auto Park- GCU lenders on-site

August 16

Keep it Co-Op Concert

Santa Fe Plaza (Downtown), 5pm, FREE

Ongoing through August

Taos Plaza Live

Taos Plaza, Thursday Nights - Stop by and visit the Guadalupe Credit Union booth.



BIG HOT SUMMER SALE

3 DAYS ONLY | July 21, 22, 23

GCU lenders on-site at Lithia of Santa Fe in the Santa Fe Auto Park (4470 Cerrillos Road)

GCU Wins Two Awards in June

Guadalupe Credit Union has been awarded a 2017 Top Workplaces honor by *The Albuquerque Journal*, which means GCU ranked as a great place to work. Brenda Dominguez, Chief Lending Officer, and LaGina Glass, Human Resources Director, accepted the award on behalf of the credit union at the Hotel Albuquerque.

GCU was also recognized by America Saves with the national Designation of Savings excellence for the second year in a row. Way to go GCU!



Happy Birthday America! ★★★★★

July 4th Fun Facts ★★★★★



- Every 4th of July the Liberty Bell in Philadelphia is tapped (not actually rung) thirteen times in honor of the original thirteen colonies.
- The original draft of the Declaration of Independence was lost.
- Independence Day became a federal holiday in 1870.
- The White House held its first July 4th party in 1801.
- The stars on the original American flag were in a circle so all the Colonies would appear equal.
- The only two signers of the Declaration of Independence who later served as President of the United States were John Adams and Thomas Jefferson.
- The oldest continuous Independence Day celebration in the United States is the 4th of July Parade in Bristol, Rhode Island; it began in 1785.

Shopping for School Supplies

If you dread school supply shopping, you're not alone. Whether it's the cool new backpack with the latest "in" character on it, or a specific loose-leaf because "everybody has it," kids definitely have their preferences. As a parent, it's easy to be intimidated by kids' oratory skills about how their life will be ruined if they don't get this (and get it now).

Don't get caught in that trap.

Sit down with each child and their school supply list. Before you go into the store, make a list of what they will need. Kids can prove surprisingly reasonable when the colorful aisles aren't catching their eye. Tell them how much you're willing to spend and which stores you're willing to visit. Then, no matter what, stick to the list. Before you go anywhere, check your own house. You'll be surprised at how many items you actually already have on hand that pile up from year to year. Designate a box to collect them in so they don't get lost in the hassle, and the kids will always know where to find them.

Even though you don't want to acquiesce to all your children's desires, that doesn't mean you will always want to say no. You can give them a good lesson in budgeting. Because you gave them a clear budget to start with, they can now pick a more expensive item, by trading off on other supplies that are cheaper. This will teach them limits while letting them have their own way, making everyone happy.

When you plan your shopping trip, remember that there are two times to shop: early and late. The early is mid-July, when stores are marking down prices to attract customers, and late is the first week of school when everything goes on clearance. Clearance is a great time to stock up on items that your child will need year round, such as loose-leaf paper and pens.

Hopefully school supply shopping will be less chaotic this year. And remember, the best part is, you won't have to do this again until next year!

Beware of Fake Checks! Protect Yourself from the Latest Scam

Personal checks look simple and innocent. Recently, though, the Federal Trade Commission (FTC) and other agencies have warned about increases in fake check scams.

There are several variations of the scam, and they all end with you losing thousands of dollars.

The scam may be done under the pretext of a work-at-home job, an online sale or a sweepstakes that you've miraculously "won." You'll be asked to deposit a check or money order that's worth thousands of dollars more than what you're owed and then to wire the difference to your contact.

Of course, these checks are phony and when you realize the check was fraudulent, it's often (con't. 2)

You asked. We listened! GCU Mobile Banking Upgrade coming in July



Can't remember your secret word? No problem - because I bet you have your thumb with you wherever you go! GCU is adding thumbprint recognition for your safety and protection.

To set up your thumbprint recognition option, go into GCU Home Banking, click the "Mobile Banking" button and select the option for "biometric recognition." The next time you log in, the app will prompt you for setup.

If you have questions or need help, please call us at 505-982-8942 or visit any GCU branch.

We're on the move!

Be on the lookout at the beginning of August for our new location in Taos - 630 Paseo Del Pueblo Sur, Suite A. We look forward to seeing you there!

too late to reclaim your money.
Keep yourself safe by following this checklist:



• **Wait for clearance**

It's hard to tell if an online job you just took is bogus until the first paycheck clears. Wait several weeks until you see the funds from a deposited check are completely available before making any transfers using that money. Never use funds from a deposited check from an unknown source until you are absolutely certain that it has cleared.

• **Ask questions**

If an online sale or job sounds suspicious, don't be afraid to be curious. Ask about the overpayment and the inflated checks. When you're told a long, rambling tale about

avoiding complicated tax scenarios, overseas charges and company errors, ask more questions. Demand a new check and answers. If you don't receive what you ask for, opt out.

• **Play hard to get**

Scammers find your information by buying lists of potential victims from other scammers, randomly calling thousands of numbers and by checking your online activity to see if you're a good target.

Beat their game by keeping yourself as anonymous as possible. Add your number to the FTC's Do Not Call List at donotcall.gov. Strengthen your spam filter and ignore emails that sound too incredible to be true. Be wary of answering calls from unknown numbers - just picking up the phone makes you a credible target.

Lastly, if you or someone you know has been victimized by a fake check scam, be sure to report the scam to your local law enforcement agency and to file a complaint with the FTC. This will help law enforcement agencies track down the criminals.

Remember: The best protection against scams is to be informed and to be aware. Stay in the know, and stay safe!

Vacation Close to Home



This summer, don't break the budget while getting away. There are so many outings you can take that don't cost a penny! Research local resources for educational places to visit that have no or low entrance fees, like conservatories and zoos. Make the most of the parks, playgrounds and waterways near your home. Bring along picnic lunches, Frisbees, bubbles, lots of balls, bikes and kites for a day that cuts costs without minimizing fun.

Need to make repairs or remodel? Lower your current interest rate?



GCU now offers a **10-year fixed mortgage LOCK IN** your low rate with special low closing costs!

Rates are **RISING!**

Here's your chance to refinance into a lower rate and shorter term!

With GCU, you have choices. We're local and we'll keep your mortgage here. Ask about your home loan options today!



*Restrictions apply. Rates subject to creditworthiness and eligibility. See a mortgage officer for details.

Kirby Kids Coloring Corner

Kids Summer Fun on a Budget

Keeping the kids entertained while on summer break can be an expensive endeavor. Registrations for summer camps, day care and recreation programs are only the tip of the iceberg. You also need to consider transportation costs to and from these programs that you don't normally attend during the school year.

But summer break doesn't have to break your budget. You can still afford to take some quality family time - and you can do it all on a dime. Here are some great ideas to keep your children entertained while you are at work, and some fun family activities, all of which we consider cheap or free!

1. Have a campout in your yard. If you can't take time off work this summer, take advantage of the great weather and go camping in your own backyard. Put away the electronics and enjoy nature.

2. Go to a movie or concert in the park. Check the local or neighborhood sections of your newspaper to find different events happening in your area.

3. Be a tourist in your hometown. Get to know your town a little bit more by visiting the local museums (free to residents during certain times) and other attractions. You might be surprised by what you find.

4. Trade kids for a craft day. Work out an arrangement with another parent or two. Each household sponsors a craft day once a week for a month. One week, all the children visit your house and complete a craft you developed. The next week, it's another parent's turn.

5. Visit the library. Free to residents, the library offers numerous programs to help keep kids busy. And even if you don't find a program that interests your child or your family, you just might find a few books you'll like!

Summer doesn't have to take a lot out of your pocketbook. It just takes a little bit of creativity and a little effort to find activities that the whole family can enjoy, while mom and dad enjoy a little budget relief. Have a great summer!



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Locations & Hours

Rodeo Branch (Main Office)

3601 Mimbres Lane
Santa Fe, NM 87507
505-982-8942

Airport Branch

3721 Academy Road
Santa Fe, NM 87507
505-982-8942

Don Diego Branch

1101 Don Diego Avenue
Santa Fe, NM 87505
505-982-8942

Española Branch

460-G. N. Riverside Drive
Española, NM 87532
505-747-6548

Taos Branch

115 La Posta Road, Suite C
Taos, NM 87571
575-758-3899

Mora Branch

508 NM-518
Mora, NM 87732
575-387-2644

Lobby *unless otherwise noted

M, T, Th, F: 9am-5pm *Airport
Wed: 10am-5pm M-F: 10am-7pm

Drive-Thru

M, T, Th: 8:30am-5pm *Airport
Wed: 10am-5pm M-F: Open
Fri: 8:30am-5:30pm until 7pm
Sat: 9am-1pm *Rodeo

TAOS & MORA:
NO DRIVE-THRU

Fri: Open
Until 7pm