

Events and Closures

July 4

Independence Day

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

43rd Annual Pancakes on the Plaza

Santa Fe Plaza, 7am to 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 20 - 22

Las Fiestas de Taos

Historic Taos Plaza - Featuring music, food, and dance

Mora Fiestas

Main Street - Featuring music, dance, and a parade

July 22

Classic and Lowrider Car Show

Partnered with Guadalupe Credit Union

Plaza de Española, Española, 2pm

FREE for the whole family. Come out and celebrate with entertainment, food, and more!

August 4 - 5

46th Annual Arts and Crafts Show

Santa Fe Plaza, 9am - 4pm, FREE

Ongoing through August 23

Taos Plaza Live

Historic Taos Plaza, Thursday Nights, 6-8pm, FREE

Test Your Knowledge: Happy Birthday America!

1. Independence Day was first established as a national holiday by Congress in what year?
A. 1850 B. 1870 C. 1776 D. 1946
2. What do the colors of the American Flag symbolize?
A. Red: Valor, White: Purity, Blue: Perseverance
B. Nothing
C. Red: Love, White: Peace, Blue: Sacrifice
D. Red: Rising, White: Calm, Blue: Dedication
3. Who was the only American president to have been born on the 4th of July?
A. George Washington B. John F. Kennedy
C. Abraham Lincoln D. Calvin Coolidge
4. When were fireworks first utilized to celebrate July 4th?
A. 1812 B. 1920 C. 1777 D. 1890
5. Which of the following was not one of the 13 original colonies?
A. Pennsylvania B. Vermont
C. Georgia D. Delaware

Reality Fair Teaches Students Important Financial Skills

Participants from Questa High School, Questa Middle School, and Pojoaque Valley High School participated in hands-on financial literacy fair

Thanks to our Financial Coaching department at Guadalupe Credit Union, students in Northern New Mexico recently had the opportunity to learn about finances by how to calculate earnings and expenses in a real-world setting through GCU's CU 4 Reality[™] Financial Education Fair. Staff and volunteers met with 279 students to show them the important financial decisions they will need to make when they get older.

"This is a perfect example of credit unions working together to teach financial literacy to students", said Winona

Nava, President/CEO of Guadalupe Credit Union. "The Reality Fairs give participants an engaging, interactive experience in managing their own money and making smart, informed financial decisions that ultimately help them once they become adults."

By taking part in the Reality Fair, students are able to go through a personal financial management process, including budgeting for housing, transportation, luxuries, and more. Each student receives a career worksheet that details his or her gross income, net income, and a list of monthly expenses that they will incur. As they progress through each booth, students will make choices based on their own values, goals, and resources based on their lifestyle scenario.

"It is very exciting to see teens learning practical life skills around money", said Diane Sandoval-Griego, Guadalupe Credit Union's Financial Empowerment & Outreach Manager. "They learn not only about budgeting, but also learn how to make decisions that consider the type of life they want."

Special thanks to our additional volunteers for helping to make the fairs run smoothly, including Questa Credit Union, Questa High and Middle School staff, and Pojoaque Valley High School staff.



Pic (L): Students at Pojoaque Valley High School participate in GCU's financial Reality Fair.

Pic (R): Española Financial Coach, Angelica Duran, goes over transportation options with a student.

The Albuquerque Journal Names Guadalupe Credit Union A Winner of the New Mexico 2018 Top Workplaces Award

Guadalupe Credit Union has been awarded a 2018 Top Workplaces honor by The Albuquerque Journal. The list is based solely on employee feedback gathered through a third-party survey administered by research partner Energage, LLC (formerly Workplace-Dynamics), a leading provider of technology-based employee engagement tools. The anonymous survey measures several aspects of workplace culture, including alignment, execution, and connection, just to name a few.

"Top Workplaces is more than just recognition," said Doug Claffey, CEO of Energage. "Our research shows organizations that earn the award attract better talent, experience lower turnover, and are better equipped to deliver bottom-line results. Their leaders prioritize and carefully craft a healthy workplace culture that supports employee engagement."

"We are pleased to receive this award for the fourth consecutive year. At Guadalupe Credit Union, our employees take pride in the personal financial solutions they are providing to our members and

strive to be reliable resources in every facet of our members' lives," said Winona Nava, President and CEO of Guadalupe Credit Union since 1991. "Our culture reflects a passion for helping others and an impulse to provide the tools and skills for personal financial empowerment. This award shows that our employees feel connected and aligned with our organizational objectives."

"Becoming a Top Workplace isn't something organizations can buy," Claffey said. "It's an achievement organizations have worked for and a distinction that gives them a competitive advantage. It's a big deal."

Charging Your Phone in Public? Watch that Port!

Smartphones have become ubiquitous, and having a charged cellphone provides a sense of security. That's why, when the battery meter starts to dip, a cold sense of panic rises in your stomach.

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Many public places have begun to adapt to this change by providing USB ports in addition to electrical outlets. That means smartphone owners can now plug directly into the wall.

Sadly, though, this public good has become a playground for thieves. Scammers have hooked tiny computers into some of those ports. When you plug in, they can then install programs on your phone which report back personally identifiable information that's used to commit identity theft. Alternately, thieves use the connection to look through your phone's contents, stealing browser history data – including passwords. It's called "Juice Jacking," and it can take as little as three minutes to break your phone wide open.

Obviously, these scammers choose places where they can do the most damage – airports, shopping malls and other places where people linger. If you're at a place you trust, feel free to use the power. However, if you're in a public place use these tips to stay safe and avoid Juice Jackers.

1. Carry (or borrow) a power plug

The easiest way to thwart the scam is to only plug your phone into electrical outlets. There's no computer on the other side. Shop around to find a compact converter and keep it in your bag. If a power plug is a real hassle, only carry it when your phone is low on juice.

2. Pick up a battery

Consider carrying your power solutions with you. A battery pack the size of a pen can completely charge your smartphone. Slightly larger packs can provide several days' worth of charge.

3. Conserve your power

The easiest way to avoid using a public charging station is not to need one in the first place. There are several things you can do to save your phone's charge if it's running low, like changing your wallpaper to all black.

For slightly more savings, keep your apps updated. Running outdated software could be chewing up your battery life. Similarly, don't enable auto-update. Update apps manually when you're connected to WiFi, or just disable automatic updates if your battery situation is dicey.

Back-To-School Shopping: Incorporate A Personal Finance Lesson

Most parents regard back-to-school time with a mix of emotions. On one hand, you're sorry to see your kids go. Summer has been a great time to tackle projects together, build memories and have fun. On the other hand, it'll be nice to have the whole house awake and moving before noon again! Regardless, there's time for one more shared experience before school starts and summer ends: back-to-school shopping!

While it's important to equip kids with the supplies they need to succeed during the school year, it's also possible to teach them some lessons they'll need to succeed as financially responsible adults at the same time. Involving your kids in back-to-school shopping is a great way to start a conversation about personal finance and encourage thrift at the same time.

Here's how it works.

1. Set a budget

You don't need to set aside a ton of money. Most school supplies are relatively inexpensive and the challenge of shopping on a budget can make this a fun activity for kids. A budget for back-to-school shopping should be a specific amount.

2. Walk them through a plan

Take the school supply list provided by your school and start building a shopping list. Take a look at a few retailers' advertisements to get an idea of their prices. How much you'll need to be involved depends upon the age of the child. For younger kids, you might put them in charge of two or three items. For older kids, you can take more of a hands-off approach. You'll want to make sure they get everything on the list, but the more they get to do on their own, the more they'll learn.

It's important to identify a few places where kids have to make choices. If they want to splurge in one area, they'll have to cut back on another. This kind of tradeoff thinking encourages budgeting and planning.

3. Set up incentives for performance

If your kids meet a certain budget milestone, they could earn a reward for their efforts, like picking dinner for a night. The important part of the reward is that kids feel incentivized to be thrifty. They'll get important lessons about personal finance, and you'll get to save a little money on back-to-school shopping!

Locations & Hours

Rodeo Branch

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

630 Paseo del Pubelo Sur,
Ste. 140, 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
Fri: Open
Until 7pm

TAOS & MORA:
NO DRIVE-THRU

Your Future is *Bright*

with a Summer Auto Loan from GCU!



60
days no
payment*

\$175
cash
back

Whether you are purchasing or refinancing,
don't miss this **HOT SUMMER DEAL**. Drive
your loan home **TODAY!**

Meet or
beat your
rate**

NCUA

*Subject to eligibility and credit approval. Lending restrictions apply. Only eligible on loans totaling more than \$10,000. *First payment not due for 60 days from loan closing. **APR floor rate of 2.70%. See a loan officer for details. Loan must be active for 12 months or will be subject to a penalty equal to the cash-back amount. GCU is an equal opportunity lender.

Frosted Lemonade

via Lena Abraham, Delish

INGREDIENTS

1/2 c. freshly squeezed
lemon juice
1/2 c. sugar
2 c. water
6 c. vanilla ice cream
sliced lemons, for garnish

Mix lemon juice and sugar together
in a pitcher until the sugar is fully
dissolved. Add water to dilute and chill.

Into a blender, add lemonade and
ice cream. Blend until smooth and
divide among 3 cups. Garnish with
slices of lemon and serve.



Sudoku Puzzle Level: Easy

	2						5
4	1	5					6
	9	6	4	5	7		
		8	3				
1			9		5		7
			1	7	8	3	2
	5				2	6	9
6	4			9			
		7		1	6	2	3