



PAUL'S PERSPECTIVE

A message from the Interim President/CEO

Let me start with a huge thank you to our community and our members. We are so proud to participate in events like the Summer Music Series and the Music Festival created to honor our public safety heroes. Our community is only as strong as the men and women who protect and serve it, and we're honored to be part of a festival that showcases those heroes and their accomplishments.

Our next community event is our Chip in 4 Kids Golf Tournament on September 6, 2019. The proceeds from that event will go to help the UNM Children's Hospital and the Zia Education Foundation. The foundation has donated over \$300,000 in scholarships to graduating seniors.

Zia is active in the community for a number of reasons, but the driving force behind what we do is our love for the community. We're here to serve you, our members and potential members. We want to hear from you. Come into our credit union or call and tell us more about your story. Tell us how we can help you achieve your dreams.

Our mission at Zia is to help northern New Mexico families become financially empowered.

Paul Johnson
Interim President/CEO



EMPLOYEE OF THE QUARTER

We would like to recognize the outstanding work ethic and positive attitude that **Sonia Chacon-Perez** contributes to Zia Credit Union. She always demonstrates urgency in assisting members and fellow co-workers. During the last 12 months, she received numerous letters from members of commendation for excellent member service. Sonia demonstrates leadership by consistently learning new tasks and quickly adapting to changing conditions. She actively encourages the Member Services team to perform well, improve knowledge and avoid negative conversations. We can always count on Sonia.



COMMUNITY INVOLVEMENT AND EVENTS



Career Day at James H. Rodriguez Elementary School with Mariachi Mike from Que Dice — KCDE RADIO



64th Anniversary Celebration Los Alamos Branch



64th Anniversary Celebration Los Alamos Branch



Ranchitos Park Clean-up Day



Annual Meeting



LA Summer Music Concert Series



Annual Meeting Performance by Divino



Annual Meeting



Great American Clean-up, Keep Española Beautiful 4/13/2019



Annitte Lujan, EVP/Chief Lending Officer, Faye Duran, Española Assistant Branch Manager, & Sylvia Bustos, Española Branch Manager, at the San Martin de Porres Chili Cook-off on 3/30/2019.



Sylvia Bustos, Española Branch Manager, and Baby Matousek, Human Resources Manager, participating in the 2019 4th Annual Northern NM Expo. — at Northern New Mexico College.



LA Summer Music Concert Series 5/31/2019

HOMEBUYING 101

When you're trying to sell your house, you want to do it as quickly as possible. But did you realize you only have six seconds? Your house may be on the market longer than that, but that's not what we're talking about. Homebuyers generally make their purchase decisions based on first impressions, and real estate experts estimate those impressions are formed within the first six seconds—three from the curb and three from the entryway.

If you're going to win over a prospective buyer, you'll have to get their attention quickly to convince them that your house is their next home. Yes, location is key. And yes, price matters. But with a few strategic preparations, you can make your property as attractive and inviting as possible. By doing so, you'll set it up to sell sooner rather than later.

10 Ways to Prepare Your Home to Sell ASAP

1. Think like a buyer.

It can be tempting to present your home in a way that highlights the aspects you like the most. The problem with this approach is that your favorites are just that—your favorites. Potential buyers won't be looking at your house through the lens of nostalgia. Help them see your home as a blank slate where they can form their own identity.

2. Focus on curb appeal.

It's incredible what a tidy lawn and freshly mulched flower beds can do for a house. Most buyers will drive by your property before deciding whether or not to take a closer look. A house that looks welcoming from the street stands a much better chance of selling quickly.

3. Freshen up your front door.

If curb appeal is a friendly invitation, a freshly painted front door is a cheery welcome. Every buyer who looks at your home will most likely enter through the front door, so giving it a new coat of paint can cover up any scuffs and dings that have shown up over time. This small step will help the house look livable—not lived in.

4. Make basic repairs.

If you've lived in your home for any amount of time, there are probably a few problems you've learned to live with. Chipped paint, missing fence boards, leaky kitchen faucets, flickering light bulbs...these are just a few of the minor inconveniences that you might overlook on a daily basis. They're also the little details that could make your house less attractive to a buyer. Make the simple fixes. You'll be glad you did.

5. Stay neutral.

If you personalized your house by using vibrant colors in each room, it might be a good idea to repaint. While you might love bold colors, there's no guarantee the next owner will. Painting the walls in neutral colors will let potential buyers observe the overall house without getting hung up on whether or not they like the colors you chose.

6. Make it less "you."

While we're focused on the interior, make a special effort to remove decorations and knick-knacks that reflect your personal tastes and identity. No matter how friendly and familiar they may be, family photos will make buyers feel like their visiting someone else's house. You want them to feel like they're spending time in their own.

7. Clean and declutter.

You don't have to channel your inner Marie Kondo, but clearing clutter will not only make the house look cleaner, it will make it feel bigger. And when it comes to cleanliness, there's no such thing as too clean. When you think things are finally clean enough, go over them once more. Buyers will notice.

8. Use some common scents.

It goes without saying (or at least it should) that you should do your very best to eliminate offensive smells like pet, laundry, or cooking odors. If you want to increase your chances of selling your house, go a step beyond deodorizing and introduce a pleasant scent. Candles, essential oils, and fresh-baked cookies can do a wonderful job of creating a welcoming environment for house hunters.

9. Stage strategically.

If you can't afford to hire a professional real estate stager, you can still arrange each room to highlight your home's top features. While each room matters, pay particular attention to the living room, the master bedroom, and the kitchen. These are the three rooms where the new owners will spend most of their time, so staging them well is a small task that can make a big difference.

10. Hire a real estate agent.

If you want to sell your home as quickly as possible, enlisting the help of a professional is a smart way to accomplish your goal. Experienced realtors know the local market, and their expertise can help you sell your house faster and for more money. Selling a home on your own might sound like a good idea, but when you consider that a real estate agent can handle the marketing, negotiations, and legal details, their commission can be money that's well spent.

Potential homebuyers want to walk through a house that feels exciting and new. They also want it to feel like home. Following the tips listed above can help you give them exactly what they're looking for. And the faster you make that happen, the sooner those buyers will give you what you want—a house with a SOLD sign in the yard!



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Have Fun This Summer!

Skip Your Loan Payment in July or August.*

Apply Today!

*See credit union for details.



ziacu.org
1-800-392-7629

HOLIDAY CLOSINGS

Independence Day
Thursday, July 4

Labor Day
Monday, September 2

Los Alamos Branch

1001 Central Avenue
Los Alamos, NM 87544
☎ 505-662-4671
📠 505-662-5472

Española Branch

707 South Riverside Drive
Española, NM 87532
☎ 505-747-3223
📠 505-367-1550

Lobby Service Hours

Monday, Wednesday & Thursday
8:30am – 5:00pm
Tuesday*
10:00am – 5:00pm
Friday
8:00am – 6:00pm

Drive-thru Service Hours

Monday & Wednesday
8:30am – 5:30pm
Tuesday*
10:00am – 5:30pm
Thursday & Friday
8:00am – 6:00pm

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Los Alamos: 505-662-8939

Española: 505-747-7845

*Both branches open at 8:30am
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