



Winter 2019



START THE NEW YEAR STRONG

Clean slate. Blank canvas. New beginning. Do-over.

Whatever you call you it, most of us view the new year as a fresh start, don't we? No matter what happened over the past 12 months, cracking open a new calendar makes us feel like we can leave our mistakes and disappointments behind. That crisp sense of optimism explains why New Year's resolutions are so popular.

Don't worry. This isn't an article about New Year's resolutions and why you should or shouldn't make them. Instead, we'll just assume that if you're like almost everyone else, there are probably some things you want to start doing better than you have in the past. Official resolution or not, right now is the perfect time to make positive changes in your life.

All lasting changes have some things in common.

Whether you have physical objectives like losing weight, relational ambitions like spending more time with family and friends, or financial aspirations like saving for your first house, there are a few fundamental principles that can help you accomplish your goals.

Keep it real. You may have big dreams, but breaking down the accomplishment into smaller, realistic stages will help you see consistent wins and build positive momentum. As they say, success breeds success.

Stay consistent. Many of the positive changes we want to make actually involve breaking poor habits that have been formed over time. If you got into debt, you didn't do it overnight. You probably won't pay it all off overnight either. Focus on activity, not the results.

Be accountable. This part may feel unnecessary right out of the gate. But early enthusiasm and good intentions will only carry you so far. Eventually, you'll have a bad day or a minor setback. Sharing your goals with someone you trust (that "trust" part is a big deal) allows them to encourage you when you need it most.

We can help you with those financial goals.

No matter what your goals may be, it's always helpful to enlist the help of an expert. Want to get in shape? Hire a personal trainer. If you want to start building a stronger financial future, well—that's where Zia can help!

Savings: From standard savings accounts to long-term Share Certificates to our specialized Holiday Club, our savings account options provide solutions that allow you to earn interest and let your money work for you.

Checking: With no monthly fees, our Share Draft Accounts not only provide easy access to your money and a convenient Visa® debit card, but they also give you an ownership share in Zia.

Loans: If you want to buy a car or a home, our competitive lending programs offer outstanding rates and flexible terms that allow you to keep your budget on track. Going to college or starting a business? We have lending programs to help with that as well!

Financial Education: Trying to get out of debt? Need help setting up (and sticking to) a budget? Want to start saving for a house? We provide a variety of educational programs that can arm you with the information you need to strengthen your financial foundation.

We understand that all our members have unique financial needs, and we want to make sure we help you accomplish all your goals in 2019 and beyond. To learn more about how Zia can help you find smart solutions for your financial needs, please stop by a branch or visit us online at ziacu.org.

FROM DAVID'S DESK

A letter from David Woodruff,
President and CEO



With the new year upon us, your Zia Credit Union staff is looking forward to a great year in 2019. More members than ever before are fully utilizing and benefiting from our services. We have worked hard to continuously improve our service and efficiency, and believe these efforts have already begun to pay off. We are working on adding more convenient mobile services and improving our service to members in our branches. A major part of this will involve breaking ground next year on an additional branch service center in the Española Valley that will be open in 2020.

I am excited about the wonderful staff members we have at all levels of the credit union. From our member service representatives and lenders to our support and frontline staff, I am proud of the genuine care and pride each of our employees demonstrates on a daily basis. We know our people are our value. We will always strive to provide solutions for life that matter to you.

Here's to a cooperative and prosperous new year for all.

Ground Breaking News



We have Construction Loans!

- Land & Home Packages
- Mobile Homes
- Primary Residence

Build Your Dream Today!



Zia Credit Union's Education Foundation was originally conceived in 1999 with the goal of raising funds to make Educational Scholarships available to our young members. Since that time, we have presented over \$222,250 in Merit Scholarships in the categories of Academics, Leadership, and Special Achievement.

Last year, we were very pleased to be able to contribute to the future of our youth of Northern New Mexico by providing \$25,000 in scholarships to high school seniors. To learn more or apply, visit ziacu.org/about-us/zia-education-foundation.html.

2019 Application Packets must be received or postmarked by **Friday, March 15, 2019** to qualify for consideration.

Get Hooked!

Get **3%** cash back* with FREE Kasasa® Checking

Swim into rewards!



Kasasa Cash Back: *When monthly qualifications are met, you receive 3% cash back on debit card purchases that post to and settle account during monthly qualification cycle up to a total cash back of \$6 per monthly qualification cycle. Qualifying transactions must post to and settle account during monthly qualification cycle. Transactions may take one or more banking days from the date transaction was made to post to and settle account. ATM-processed transactions and transfers between accounts do not count towards qualifying debit card transactions. ATM receipt must be presented for reimbursement of an individual ATM fee of \$5.00 or higher. "Monthly Qualification Cycle" means a period beginning one day prior to the first day of the current statement cycle through one day prior to the close of the current statement cycle, for example, January 31, 2019 – February 28, 2019. Domestic ATM fees incurred during qualification cycle will be reimbursed up to \$25 if qualifications are met within monthly qualification cycle. Federally insured by NCUA.

COMMUNITY EVENT PICTURES



ziacu.org
1-800-392-7629

HOLIDAY CLOSINGS 2019

Martin Luther King Jr. Day

Mon, Jan 21

Presidents Day

Mon, Feb 18

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

24/7 Automated Telephone System

Los Alamos: 505-662-8939

Española: 505-747-7845

*Both branches open at 8:30am on the first Tuesday of each month.

Save time & money by using our **FREE** online or mobile banking!
Available to you 24/7!

Federally insured by NCUA,
Equal Housing Opportunity,
NMLS# 561868.

