



## Fact Sheet

Sandia Area Federal Credit Union is the state's fifth largest credit union. Since 1956, Sandia Area has worked to develop life-long relationships with our members and help our community make smart financial decisions.

Sandia Area is a member-owned financial cooperative. We extend membership to our neighbors who live, work, worship, volunteer, or attend school in the counties of Bernalillo, Cibola, Tarrant and Valencia, as well as the City of Rio Rancho, Kirtland AFB, and people who subscribe to the ethics of Permaculture. Through a network of seven branches, Online and Mobile Banking, and nearly 30,000 ATMs worldwide, we provide service to over 73,000 members.

### Why choose Sandia Area?

When you join Sandia Area, you gain more than a checkbook and debit card. You become a life-long member/owner of a community of people who care about their neighbors. Sandia Area strives to give back to our communities because we're part of those communities. With no outside stockholders to pay, extra earnings are returned to our members in the form of great rates, fewer fees, and full range of financial services.

### Highlights of Sandia Area Services

Sandia Area offers a full range of financial products and services, including:

- Free checking with no minimum balance requirements
- Free Online Banking and Mobile Banking
- Access to nearly 30,000 surcharge-free ATMs nationwide
- Market-leading rates for mortgages, auto loans, home equity loans, credit cards, and personal loans
- Full array of personal savings products and investment services
- Business Services including deposit accounts and lending solutions
- Local, friendly and superior service and convenient locations

### We are safe and sound

Sandia Area is Federally Insured by NCUA. The National Credit Union Share Insurance Fund (NCUSIF) insures federal credit unions up to at least \$250,000 for share accounts and up to at least \$250,000 for retirement accounts, in some cases more.

### Become a Member

Studies show that the average member can save hundreds per year by using a credit union over a bank. As a member of Sandia Area, you'll have access to all the same financial products and services you will find from a large financial institution, with an experience level a corporate financial institution cannot provide. Plus, it's easy to join!

### Branch Locations

- Far NE Heights, 8000 Palomas Ave. NE (Wyoming Blvd., 1 block S. of Paseo Del Norte)
- Candelaria, 8505 Candelaria NE, Albuquerque (Wyoming and Candelaria Blvd.)
- Kirtland AFB, 1850 Wyoming Blvd. NE Bldg 20600 (Wyoming Blvd. and K Ave.)
- Rio Rancho, 1601 Rio Rancho Blvd. SE (Hwy. 528 at the Corner of Sara Rd.)
- Westside, 6410 Coors Blvd NW (Coors Blvd between Montano and Paseo)
- Montgomery, 11301 Montgomery NE (Montgomery east of Juan Tabo)
- Santa Fe, 4001 Office Court Dr., Suite 708 (South on Cerrillos, left on Wagon, right on Office)

