

Everyone's Federal Credit Union

Newsletter

October 2025 – December 2025

All EFCU offices
will be
CLOSED

2025

Columbus Day

Oct 13, 2025

Veteran's Day

Nov 11, 2025

Thanksgiving Day

Nov 27, 2025

Christmas Day

Dec 25, 2025

Come to Tucumcari Branch for details on a great program that teaches kids 12 and under the Importance of managing their money!!



Holiday Skip a payment!

Loan Extension

November 15, 2025 – January 15, 2026

Come in, and get the form to any branch office of EFCU. Or thru the website. Some exclusions apply. Speak with a loan officer for more information. \$35 application fee on approved loans due at signing



Visa Gift Cards

Great gift idea for a wide variety of different occasions.



The Staff and Volunteers of Everyone's Federal Credit Union,
Would like to thank you for being a valued member, and for helping to make 2025 a great Year!!!

Our promise is to continue to offer products and services that benefit all of our members. We wish you a joyous holiday season and we look forward to what 2026 has in store!

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

Locations and Hours

TUCUMCARI BRANCH

505 E. Route 66 Blvd.

Tucumcari, NM 88401

575-461-0433

SANTA ROSA BRANCH

1079 Historic Route 66 Santa

Rosa, NM 88435

575-472-1231

VAUGHN BRANCH

483 Wells Street

Vaughn, NM

88353

575-584-0433

Lobby Hours

Mon-Thurs 9:00 AM - 4:00 PM

Friday 9:00 AM - 4:30 PM

Drive-Thru Hours

Mon-Fri 8:00 AM - 5:00 PM

Fri: 8:00 AM - 6:00 PM (Tucumcari)



Everyone's Federal Credit Union Visa Credit Card

Don't have an Everyone's Federal Credit Union Visa Credit Card? Come by and apply. You'll be happy with our great rates, as low as 8.99% APR (Annual Percentage Rate).

Amount & interest rate based on credit grade.

Pick up an application at any of the 3 branch

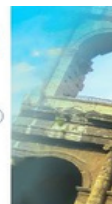


DORMANT ACCOUNTS: An account is considered dormant if there is no activity for 12 months. A dormant account will be assessed a \$5.00 dormant account fee. \$1 in or \$1 out is all you need to keep your account active.

Afraid to Shop Online?

CUMONEY® Visa Travel-
Money® Card

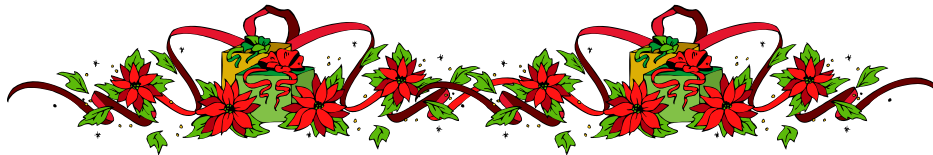
TRAVEL MORE
with CUMONEY®
Visa TravelMoney®



CUMONEY
Visa TravelMoney®

You may not know it, but prepaid cards are safer and easier than cash and are not directly linked to your account. Plus, Travel-money is accepted at Visa merchants worldwide. Shopping online, use your Travel-money card. It's safer and hacker proof.

Getting hot carded for online shopping with California, Florida or New York companies? That won't happen with TravelMoney. The credit union can reload amounts from \$100 to \$5,000. If your card is about to expire. We can transfer any amount left to a new card.



Holiday Skip-a-Payment

November 15, 2025 – January 15, 2026

Please submit application a minimum of 10 days before the payment is due.

(Bi-weekly – semi-monthly payments 30 days in advance)



* * * * A p p l i c a t i o n H o l i d a y L o a n
E x t e n s i o n * * * *

November 15, 2025 – January 15, 2026

Account Number _____ Loan # _____

Print Member Name: _____

**** Holiday Skip-a-Payment Extension-Limited - one month only - per loan ****

(Title Loans- GAP insured-not available after 1st 2 extensions/Holiday-Skip Pay)

**(Not available for Mobile Home Loans, Holiday Recovery Loan, Business Loans,
Summer Vacation, & Back 2 School)**

I'm requesting that an extension be granted on the above loan. ** I request
this extension be effective for my ____/____/20____ Loan Payment.

[\$35 Application Fee is required to process. -returned if request denied]

Required Member's Signature _____

Date _____

Approved _____ Denied _____ Loan Officer's
Signature _____

**Guidelines: No holiday loan extension will be granted if your loan is over 10
days delinquent or if you have ever been over 30 days delinquent on your
Current loan or if you have had (2) Holiday Extensions on this loan before this
promotion.**

**Holiday Loan Extension Fee: \$35 Application Fee required to process. -
returned if request denied**

**Disclosure: Interest will continue to accrue on the unpaid principal of the loan and will
extend the maturity date that is shown on the loan.**

**ATTENTION: If you have GAP insurance on a vehicle loan---you will only be allowed
3 total extensions on the life of your loan which includes Holiday Skip-a-payment.**

**Note: Please mail, fax or drop this form by the office. You will be advised
when the request is approved or denied.**