

# Why Choose SLFCU?

## Because smart and responsible looks good on you.

People often ask why they should join SLFCU – what makes us different than any other financial institution? We believe it is the respect with which we treat your finances – and ours – that makes SLFCU significantly different. **Check out why more than 135,000 members trust Sandia Laboratory Federal Credit Union.**

## Our members love us!

- **94% of surveyed members in 2020 were either extremely or very satisfied** with SLFCU's products and services.

## Scientists, doctors, fantastic humans like you can join!

- **For 73 years**, SLFCU has served Sandia National Laboratories employees and their immediate families.

## We're local and care about our community, like you do.

- **In 2020, we gave more than \$100,000 to 31 non-profit organizations** in New Mexico and California who are helping take care of those in need.

## We're the real deal when it comes to home ownership.

- **3 to 5% - that's all you need to put down** on a home loan with SLFCU. Visit [slfcu.org/Rates](https://slfcu.org/Rates) to learn more.
- **Zero, zip, zilch:** SLFCU members NEVER pay private mortgage insurance (PMI).

## We want YOU to keep more of YOUR money.

- **Super-low interest rates** and no-fee checking and savings accounts.
- **\$30,000,000 was returned to our members** through two special dividends over three years.

## Financial fitness is a part of our daily exercise routine.

- **25 consecutive years of earning BauerFinancial's "Five-Star" superior rating.** According to this prestigious group, SLFCU is "one of the safest, most secure financial institutions in the U.S."
- **SLFCU's operating expenses are well below our peer credit unions and the financial industry at large.** At SLFCU, we think hard before we spend money – just like you do.
- **#1 Best-in-State Credit Union in New Mexico** by Forbes in 2019, 2020, and 2021.

## Location(s), location(s), location(s).

- **10 conveniently located SLFCU branches** plus a network of more than 5,500 shared branches and nearly **30,000 ATMs nationwide.**

**Apply now to start enjoying the benefits of membership!** Get started at [slfcu.org/Join](https://slfcu.org/Join), call us at **505.293.0500**, or apply in person at your nearest branch (find it at [slfcu.org/Locations](https://slfcu.org/Locations)).

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