

2019
1st Quarter

January - March



SouthWest Communities Federal Credit Union

A Community way of banking, where our members are our strength.

Main Office

213 Pine Street
Carnegie, PA 15106

Phone: 412.276.5379

Fax: 412.276.9423

Monday - Friday
8:30AM - 4:00PM

Stowe Township Branch Office

720 Broadway Ave
McKees Rocks, PA
15136

Phone 412.276.5379

Tuesdays & Thursdays
10:00AM - 3:00PM

Visit us online @

www.swcfcu.org



New Year's Resolution: Get Your Finances in Shape This Year

This year make it your New Year's Resolution to get your personal finances in order! There is no better time to start than now! Everyone's situation is unique and it can be confusing to know where to start. Here are a few steps to get your finances in shape:

- 1. Set Goals** - Evaluate your goals & priorities in your life right now. Decide what you want to achieve over the next year or couple years. Is your current financial situation is going to allow for these goals? What adjustments can you make now?
- 2. Evaluate Budget** - If you don't have a budget, now is a great time to make one. Evaluate any overspending in certain areas and make realistic cuts where needed. Can you refinance any debts or loans at a lower rate? SWCFCU may be able to help - ask us how!
- 3. Get Free Credit Report** - Did you know that you can get a free credit report annually? Review this report for any errors or fraud that may cost you opportunities in the future. Visit www.swcfcu.org/links or AnnualCreditReport.com.
- 4. Assess Insurance Coverage** - Review your insurance policies and determine if you are over or under covered. Talk with your insurance agents to find out if you are in good shape or overspending unnecessarily.
- 5. Review Retirement & Savings Accounts** - Savings is important, but often the first to get overlooked. Are you saving enough for emergency fund and retirement? Setting up a savings plan is easy with automatic transfers or payroll deduction. Try setting up a SWCFCU Christmas or Vacation Club Account for this year now!



SAVE THE DATE!

SouthWest Communities FCU's
80th Annual Meeting

Friday, May 10th 2019

The Rivers Casino

Allegheny Room - Second Floor

5:00pm Check-In & Cocktail Hour

6:00pm Dinner

7:30pm Meeting

\$10 for Members / \$50 for Non-Member Guests

Includes Dinner, One Free Drink & \$10 in Free Play Per Person

Door Prizes to be Awarded!

RSVP by Friday, April 26, 2019

Email bhell@swcfcu.org or call 412-276-5379

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 RIVERS
CASINO

 Find us on
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Twitter



Is your Contact Info Up to Date?

It is very important that we always have your most current information, especially:

Address, Phone Number & Email Address

Email updates to:
mderenzo@swcfcu.org



Member-Only Deals

Southwest Communities FCU has partnered with Enterprise Car Sales to provide our members with great used vehicle pricing **below Kelly Blue Book value.**

With such a low price on an Enterprise used car along with great financing rates at SWCFCU, as low as **3.25% APR***: this is an amazing deal, you shouldn't miss out!

Take a look at Enterprise's inventory at cuautodeals.com today and ask us how to get started. Call us at 412.276.5379 today!



After-Holiday Debt Consolidation Loan

Up to \$2,000 for one year

Rates as low as **7.25% APR***

Now through January 31!

www.swcfcu.org

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*Annual Percentage Yield. Terms & conditions apply. Subject to credit review & approval. Rate shown as A rated credit score, actual rate may vary. Offer only valid through 1/31/19. Must be a SWCFCU member to qualify.



412-276-5379

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*Annual Percentage Rate. Terms & conditions apply. Subject to credit review & approval. Rate shown based on an A rated credit score. Must be a SWCFCU Member to Qualify.



412-276-5379

Apply Now



Your funds are federally insured up to \$250,000 by the National Credit Union Administration, a U.S. Government Agency.



We do business in Accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Every effort is made to ensure all information included in this newsletter is as current as possible. SWCFCU reserves the right to add, change, or delete services at any time. Rates and terms may also change at any time. Lending products offered by the credit union are subject to credit review and approval.