

2021
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

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

Board & Staff Directory

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Board Chairman

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Member Service
Representative
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Dear Members,

As 2020 comes to a close, we should all be proud of the many accomplishments that have been made this year, no matter how big or small they may be. This credit union remains strong & successful, thanks to members like you. We are so proud and honored to continue to serve our membership, providing the best products & services as possible year-round.

If the holiday season hit your budget a little hard, be sure to apply for our **Debt-Consolidation Loan Special**, running now through January 31st. Apply online now!

Unfortunately, we have made the difficult decision to officially close the Stowe Branch Office. Please visit our Main Office for any in-person business and be sure to utilize our online services available 24/7. We thank you for your understanding.

Have a very safe, healthy & Happy New Year!

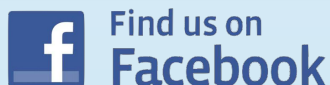
Sincerely,

Barb Heil, President/CEO
SouthWest Communities Federal Credit Union

New Year Financial Check-Up

- 1) **Set Goals** - Evaluate your goals & priorities. Is your current financial situation allowing for your goals? What adjustments can you make now? Every little bit counts!
- 2) **Evaluate Budget** - Review all areas of your budget and make realistic cuts. Can you refinance any debts? SWCFCU may be able to help you here!
- 3) **Get Free Credit Report** - Reviewing your credit report can give you a clear idea where you stand and let's you identify any fraud or errors. You are entitled to a free annual credit report from AnnualCreditReport.com
- 4) **Assess Insurance Coverage** - Review your policies with your agent to determine if you are under or over covered. TruStage Auto & Home Insurance offers competitive rates for members as well! See LoveMyCreditUnion.org for more details.
- 5) **Review Retirement & Savings Accounts** - Savings is important, but often the first overlooked. Are you saving enough for emergencies and retirement? Set up automatic payroll deduction to your accounts with SWCFCU and ensure you are covered.

Visit us online @
www.swcfcu.org



2021 Holiday Closing List

New Year's Day

Friday, January 1

President's Day

Monday, February 15

Good Friday

Friday, April 2

Memorial Day

Monday, May 31

Independence Day

Monday, July 5

Labor Day

Monday, September 6

Columbus Day

Monday, October 11

Veteran's Day

Thursday, November 11

Thanksgiving Day

Thursday, November 25

Christmas Eve

Friday, December 24

New Year's Eve

Friday, December 31

Missed out on
Christmas Club
savings last year?

Start a Christmas or
Vacation Club Account now
and be prepared for
whatever next year brings!
Ask us how! We can help
get you started.

412-276-5379

Important Notice:

Effective January 2021

The Stowe Branch
office will officially
remain closed. Please
visit our Main Office for
any in-person business
during normal hours or
utilize our online &
mobile banking
services.

Online & Mobile Banking

For convenience anywhere you are!



Mobile Deposit

Online Banking

E-Statements

Online Bill Pay

Visit our website 24/7 or call us 412-276-5379!



www.swcfcu.org



**Debt Consolidation
Loan Special**

Rates as low as
7.25%
APR*

Apply
Online
Now!

www.swcfcu.org

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

*Annual Percentage Rate. Terms & conditions apply. Subject to credit review & approval. Loan amount is up to \$2,000 for a one year payback. Rate shown as A rated credit score, actual rate may vary. Offer only valid through 1/31/21. Must be a SWCFCU member to qualify.

412-276-5379

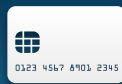


Enjoy exclusive discounts & benefits on the things you use every day - *offered only to members!* Browse exclusive offers and discounts & earn cash back at over 1,500 online retailers with Love to Shop. The more offers you take advantage of, the more you save.

Start saving today at:

LoveMyCreditUnion.org

**Mastercard
SecureCode**



Members now have the option for additional online shopping security with **MasterCard SecureCode**, an additional secure code for your card that merchants will not have access to. Sign up for your MasterCard Secure Code now at:

mastercardsecurecode.com



Mobile Alerts

Sign up now with home banking to get real time alerts & avoid fraudulent activity!

Annual Credit Report.com

The only source for your free credit reports.
Authorized by Federal law.

Get your **FREE** Annual Credit Report today!

We recommend yearly review for accuracy!

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**

Please email updates to:
mderenzo@swcfcu.org



Follow us
for
Real
Time
Updates!

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

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.