

2022
1st Quarter

January - March

 **SouthWest Communities**
Federal Credit Union

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

Main Office

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

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Dear Members,

Now that the holiday's are over, you may be starting to review your finances. Now is a great time to really give your finances a checkup! A great option to help pay unnecessary interest is to consolidate with a personal loan. We are currently running a **Debt Consolidation Loan Special with rates as low as 7.25% APR***. Ask us more about how we can help you save money each month with a consolidation!

Have you had a chance to utilize our new mobile payment options? **Apple Pay™, Google Pay™, & Samsung Pay™** are now available to our members! We hope you find these touch-free, mobile pay options useful and convenient.

Wishing you & your family a very Happy New Year! As always, stay safe & healthy!

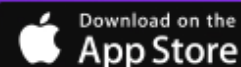
Sincerely,

Barb Heil President/CEO SouthWest Communities Federal Credit Union

★ *Tips for Financial Health in 2022* ★

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. TruStage Auto & Home Insurance offers competitive savings rates to credit union members as well! See LoveMyCreditUnion.org for more details.
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!

Have you downloaded our new App Yet?



Visit us online @
www.swcfcu.org



Focus on your financial health too



Debt Consolidation Loan Special

Rates as low as
7.25%
APR*

Consolidate your high-rate debt into one low monthly payment!

Apply Online Now!

www.swcfcu.org

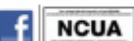
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*Annual Percentage Rate. Terms & conditions apply. Subject to credit review & approval. Loan amount is up to \$2,000 for a one year paystoc. Rate shown as A rated credit score, actual rate may vary. Offer only valid through 1/31/22. Must be a SWFCU member in good standing.

402-276-5379

Apply Now



BUY OUT YOUR LEASE WITH SWCFCU



Apply Online Now!

www.swcfcu.org

SouthWest Communities
Federal Credit Union

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

Terms & conditions apply. Subject to credit review & approval. Offer only to a SWFCU member in good standing. Contact our loan specialists today for more information & get started today!

402-276-5379

Apply Now



Apple Pay | Google Pay | Samsung Pay

MOBILE PAYMENTS ARE HERE



2022 Holiday Closings

President's Day

Monday, February 21

Good Friday

Friday, April 15

Memorial Day

Monday, May 30

Independence Day

Monday, July 4

Labor Day

Monday, September 5

Columbus Day

Monday, October 10

Veteran's Day

Friday, November 11

Thanksgiving Day

Thursday, November 24

Christmas Eve Closing at Noon

Friday, December 23

Christmas Day (Observed)

Monday, December 26

New Year's Eve Closing at Noon

Friday, December 30

Think ahead! Start saving for the 2022 Holiday Season now with a Christmas Club Account. Ask us how!

LOVE MY CREDIT UNION REWARDS

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



Follow us for Real Time Updates!



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!

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

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



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.