

2024
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

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

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Dear Members,

As we celebrate this new year & make our resolutions, we hope you are considering your financial health as well. As a credit union member you are already making a smart choice, as you may qualify for some of the best rates around! We are currently offering the amazingly low rate of 7.25% APR* with our Debt Consolidation Loan Special & as always, we offer low rate balance transfers on VISA of 8.95% APR*. **Apply online for these amazing rates now!** See more details for both of these offers on the back of this newsletter.

You're invited to our 85th Annual Meeting on Friday, May 17, 2024 at The Hollywood Casino & Racetrack at The Meadows! See more details here > We hope you will join us for dinner & a fun night out with your credit union board & staff. Please RSVP to bheil@swcfcu.org or call 412-276-5379 by **May 1st**.

We recommend making a transaction at your earliest convenience to avoid the Escheat Law, which states that any account without activity for 3 years must be sent to the state.

See more details about Escheat in this newsletter.

Wishing you a very happy & prosperous 2024!
Let us know how we can help you have your best year.

Sincerely,

Barb Heil, President/CEO
SouthWest Communities Federal Credit Union

SAVE THE DATE

85th Annual Meeting

FRIDAY, MAY 17, 2024

• THE HOLLYWOOD CASINO & RACETRACK AT THE MEADOWS

DEPOSIT REQUIRED:

MEMBERS - \$20*

* MEMBERS WILL RECEIVE THE \$20 IN-FULL BACK WHEN ATTENDANCE TO EVENT IS RECORDED

NON-MEMBERS - \$50**

** NON-MEMBERS WILL RECEIVE THE \$50 BACK IN-FULL WHEN ATTENDANCE TO EVENT IS RECORDED AND THEY OPEN A NEW SWCFCU ACCOUNT

RSVP TO bheil@swcfcu.org
OR 412-276-5379 BY MAY 1, 2024

STAY THE NIGHT WITH DISCOUNT RATES
• HYATT PLACE HOLLYWOOD CASINO & RACETRACK

WWW.HYATTPLACEPITTSBURGHSSOUTH.COM

PROMO CODE G-SOWC

OR BY PHONE 1-888-257-9658

www.swcfcu.org

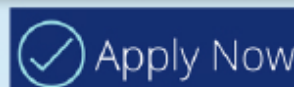
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 HOLLYWOOD
Casino
-MEADOWS-



Have you downloaded the SWCFCU App Yet?



Visit us online @
www.swcfcu.org

2024

Holiday Closings

New Year's Day

Monday, January 1

President's Day

Monday, February 19

Good Friday

Friday, March 29

Memorial Day

Monday, May 27

Independence Day

Thursday, July 4

Labor Day

Monday, September 2

Columbus Day

Monday, October 14

Veteran's Day

Monday, November 11

Thanksgiving Day

Thursday, November 28

Christmas Eve

Close @ Noon

Tuesday, December 24

Christmas Day

Wednesday, December 25

New Year's Eve

Close @ Noon

Tuesday, December 31

New Year's Day

Wednesday, January 1, 2024

Tax Season is Here!

1099-INT forms will be sent no later than 1/31/2024. **Please be aware that 1099-INT's are only filed on interest paid over \$10.00 for the tax year.** You can also find your year end dividends on your December 2023 statements as well!

Debt Consolidation Loan Special



Find better balance with lower interest.

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

Apply Online Now!

www.swcfcu.org

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Don't let your Savings go to the State!

If your credit union account has no activity for 3 years, your account will be sent to the state due to the Escheat PA State law.

We will certainly attempt to notify you before this happens, but we recommend making a transaction on your account(s) to ensure it is activated.

This law affects other accounts in your name in the state as well. Check the PA Treasury website for any unclaimed property or funds sent to the state on your behalf and begin a claim:

<https://www.patreasury.gov/unclaimed-property/>

VISA Credit Cards

Rates as low as **8.95% APR***

Don't pay high interest Transfer your balance now!

Apply Online!

www.swcfcu.org

SouthWest Communities Federal Credit Union

213 Pine Street, Carnegie, PA 15106

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

412-276-5379



Make your holidays bright

START A CHRISTMAS CLUB ACCOUNT TODAY!



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: mdorenzo@swcfcu.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



Follow us for Real Time Updates!

Need a Loan?

Rates are changing every day. Check our website for our current rates for all lending and to apply 24/7!



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

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!

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.