

2020  
3rd Quarter

July - September



# 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

(Stowe Office remains  
Closed until further  
notice)

Visit us online @

[www.swcfcu.org](http://www.swcfcu.org)



Dear Members,

We hope you are all enjoying your summer! We are busy as always here at the credit union and ready to help you reach your financial goals: we're here for you! Let us know how we can help.

Just a reminder that RSVPs are due on July 24th for the Annual Meeting at River's Casino on August 14th. Registration begins at 5pm and we'll have door prizes as well. I hope you'll join us for a fun evening out and get to know your credit union a little better. Please visit our website to RSVP or email [bheil@swcfcu.org](mailto:bheil@swcfcu.org).

Also starting the week of July 6th, we will be changing our debit card processor. We will need all debit card users to Opt In to our new fraud alerts and ensure that we have the correct information on file for your account. See below for more details.

Have a great summer and as always, stay safe!

Sincerely,

Barb Heil, President/CEO

SouthWest Communities Federal Credit Union

### ATTENTION DEBIT CARD USERS

Our debit card processor is changing on July 6, 2020. With this new update, please make sure have your updated information: Email address, Cell Phone Number, Home Phone Number, & Home Address.

Please email updates or call Marlayne at [mderenzo@swcfcu.org](mailto:mderenzo@swcfcu.org) or 412-276-5379 x1006

During the week of July 6, 2020, you will be receiving an email or text message from us with info to OPT IN to our new fraud alerts. Please be sure to opt in so that you can get any alerts of any suspicious charges on your account. If the charge is not yours, you will be able to deny the charge right away!

The following phone numbers will also be updated with this change:  
Lost/Stolen Debit Card 1-833-337-6075 Card Activation 1-800-992-3808



**RSVP NOW!**

SouthWest Communities FCU's  
81st Annual Meeting

August 14, 2020

The Rivers Casino

RSVP by  
July 24, 2020!



# 2020 Holiday Closing List

New Year's Day  
Wednesday, January 1

President's Day  
Monday, February 17

Good Friday  
Friday, April 10

Memorial Day  
Monday, May 25

Independence Day  
Friday, July 3

Labor Day  
Monday, September 7

Columbus Day  
Monday, October 12

Veteran's Day  
Wednesday, November 11

Thanksgiving Day  
Thursday, November 26

Christmas Eve  
*Closed at Noon*  
Thursday, December 24

Christmas Day  
Friday, December 25

New Year's Eve  
*Closed at Noon*  
Thursday, December 31

New Year's Day 2021  
Friday, January 1, 2021

## Time for a new car?

Auto Loan Rates as low as

# 2.75%

APR\*



Apply online today!

[www.swcfcu.org](http://www.swcfcu.org)

**SouthWest Communities**  
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. Loans subject to underwriting guidelines. Rate shown based on an A-rated credit score. May be a SWFCU member in good standing.

412-276-5379



Apply Now



NCUA

Effective July 1, 2020

### Funds Availability Policy Changes

1) There is now \$225 for next day availability for all instances where it was required to be \$200.

2) In addition, the \$5,000 limit on availability requirements for holds on new accounts, large deposits and repeat overdraft accounts increases to \$5,525.

## Board & Staff Directory

Ronald Bittner  
Board Chairman  
Ext. 1016  
[rbittner@swcfcu.org](mailto:rbittner@swcfcu.org)

Barbara Heil  
President & CEO  
Ext. 1015  
[bheil@swcfcu.org](mailto:bheil@swcfcu.org)

Marlayne DeRenzo  
Office Manager  
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James Hasara Jr.  
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Debit & Credit Card  
Administrator  
Ext. 1014  
[rdvorak@swcfcu.org](mailto:rdvorak@swcfcu.org)

Beatrice Oliver  
Delinquency Coordinator  
Ext. 1007  
[boliver@swcfcu.org](mailto:boliver@swcfcu.org)

Sue Kanownik  
Member Service  
Representative  
Ext. 1002  
[skanownik@swcfcu.org](mailto:skanownik@swcfcu.org)



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](http://LoveMyCreditUnion.org)

## 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](http://www.swcfcu.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!

## 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](http://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](mailto:mderenzo@swcfcu.org)



Follow us  
for  
Real  
Time  
Updates!

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.

Your savings are 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