

2022
3rd Quarter

July - September



SouthWest Communities

Federal Credit Union

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

Main Office

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Carnegie, PA 15106

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

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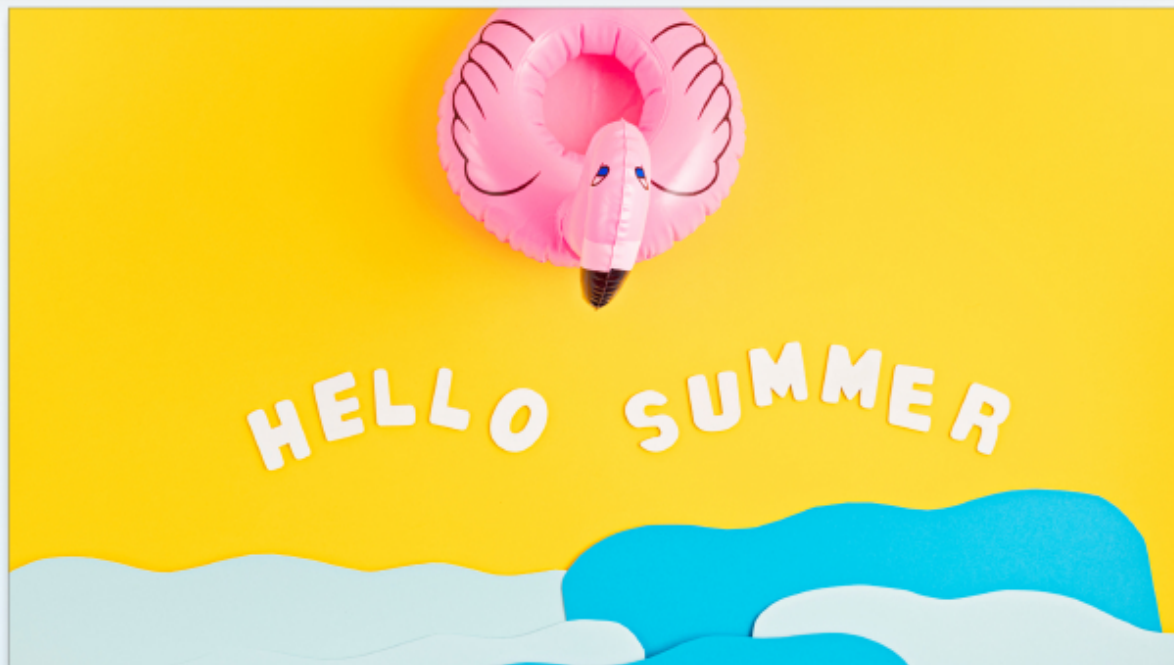
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Dear Members,

Here at SWFCU we don't take any breaks for the summer! We are always working hard to provide the very best to our members, including low-rate lending options, free checking, updated mobile & online banking, and more! Let us know how we can help your financial situation be the best it can be this summer.

If you are in the market for a loan, we have lots of options including **Home Loans, New & Used Auto Loans, & Personal Loans**. With our low rates, you can't go wrong. Give our Loan Specialists a call to get started or apply online anytime!

In this newsletter, we also want to share with you our best advice about security, including information about free credit report freezing. We hope you will take the time to review & be aware of strategies available to our membership to keep your finances & identity safe!

We hope you enjoy your summer. As always, stay safe & healthy!

Sincerely, Barb Heil, *President/CEO, SouthWest Communities Federal Credit Union*



New & Used
AUTO LOANS

Apply
Online
Now!

www.swcfcu.org

*Terms & conditions apply. Subject to credit review & approval. Loans subject to underwriting guidelines. Must be a SWFCU member to qualify.

Apply Now

NCUA



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Check www.swcfcu.org
for current rates!

Apply
Online
Now!

www.swcfcu.org

*Terms & conditions apply. Subject to credit review & approval. Loans subject to underwriting guidelines. Must be a SWFCU member to qualify. Offer expires August 31, 2022.

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NCUA

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www.swcfcu.org

 Find us on
Facebook

 Apply Now



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

Have you downloaded our new App Yet?

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Mobile Alerts

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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



Let's Talk About Security

*What can you be doing to be more secure?
Here is what we recommend!*



- **Check your Free Annual Credit Report** with AnnualCreditReport.com
- **Utilize MasterCard SecureCode** on any MasterCard, including your SWCFCU Debit Card
- Make sure that we have the most up-to-date information on your account, including **Address, Phone Number & Email**. You can email any updates to mderenzo@swcfcu.org anytime!
- **Set up security alerts** on your credit union account through online banking or our mobile app to monitor any activity on your account and catch any fraudulent activity or identity theft quickly.
- **Credit freezes** can protect you from identity theft or prevent further misuse of your personal information if it was stolen. Read on to learn more about credit freezes:

Free Credit Report Freeze

Under a federal law effective September 21, 2018, you can freeze and unfreeze your credit record for free at the three nationwide credit reporting companies - Experian, TransUnion, and Equifax. The federal law requiring free security freezes does not apply to someone who requests your credit report for employment, tenant-screening, or insurance purposes. Other credit reporting companies, for example employment or tenant screening companies, might charge a fee to place and lift a security freeze based on your state laws.

You can place a "freeze" on your credit file at any time, but you must contact each credit reporting company. For more information, visit the nationwide credit reporting companies' websites or call the numbers below:

Equifax: (800) 685-1111
Experian: (888) 397-3742
TransUnion: (888) 909-8872

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

Holiday Closings

Independence Day

Monday, July 4

Labor Day

Monday, Sept 5

Apple Pay | G Pay | Samsung Pay

MOBILE
PAYMENTS
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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

Did you know?

If you are a member of SWCFCU, your family members are also eligible to join! Ask us how!

Your savings federally insured by FDIC up to \$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.