

2023  
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

### Board & Staff Directory

Ronald Bittner  
Board Chairman

Ext. 1016 rbittner@swcfcu.org

Barbara Heil  
President & CEO

Ext. 1015 bheil@swcfcu.org

Marlayne DeRenzo  
Office Manager

Ext. 1006  
mderenzo@swcfcu.org

Cindy Cairns  
Loan Administrator

Ext. 1001  
ccairns@swcfcu.org

Renee Dvorak

Debit & Credit Card Administrator  
Ext. 1014

rdvorak@swcfcu.org

Sue Kanownik

Member Service Representative  
Ext. 1002

skanownik@swcfcu.org

Bea Oliver

Member Service Representative  
Ext. 1011

boliver@swcfcu.org



**Hello Summer  
Loan Special**

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

Apply Online Now!

www.swcfcu.org

 \*Annual Percentage Yield. Terms & conditions apply. Subject to credit review & approval. Rate shown as a 30-day credit score only. Actual APR may vary. Must be a SWCFCU member in good standing. Offer expires August 31, 2023.

 

Dear Members,

This issue of our newsletter we are focusing on your financial safety! As your trusted community credit union, we take financial safety very seriously and we want to help you stay aware of best practices as well. Be sure to read through our best tips to keep your debit & credit card accounts safe while traveling, as well as some online shopping safety tips to keep in mind.

If you're looking to save on loans, now is the best time to apply! Our Summer Loan Special is back with rates as low as 7.25% APR\*. Apply now & don't miss out on these amazing rates. Like the heat, this special is only available for the summer.

Missed out on summer plans this year? Have you considered starting a Vacation Club Account? Now is a great time to start one for next year. We can help you get started and create a savings plan just for you.

Have a wonderful & safe summer!

Sincerely,

Barb Heil, President/CEO  
SouthWest Communities Federal Credit Union



### Travel Plans This Summer?

Let us know about any travel plans to avoid any unnecessary fraud alerts blocking your transactions! Fraud alerts may occur automatically when a transaction outside of your normal activity occurs. Login to your online account through the web or the app and send us a secure message letting us know the dates & location(s) or just give us a call. *Have great trip!*

Have you downloaded the SWCFCU App Yet?



Visit us online @  
[www.swcfcu.org](http://www.swcfcu.org)



## Card Safety Tips While Traveling This Summer

No one wants to spend their summer vacation dealing with difficulties, let alone a debit or credit card issue that could have easily been avoided. Before you travel, be sure to keep these tips in mind so you don't have to worry while you are enjoying your trip!

**Let the credit union know your travel plans.** You can send us a secure message through the mobile app, online banking or give us a call. We'll note the travel and avoid any potential automatic blocks placed on your debit or credit cards for suspected fraud that may result from a purchase outside of your normal areas.

**Limit the number of cards you travel with, but do have multiple options.** Only travel with the cards you need, and keep the others safety at home. By having a few different payment options, you can be sure to have access to the money you need in case there is an issue with one. Credit cards are the safest option, as the charges made on a credit card wouldn't come directly from your checking account.

**Know the limits of each card.** By knowing your withdrawal & purchase limits, you can plan accordingly and make any necessary arrangements to make your purchases when you need them.

**Set up account alerts.** Know what is going on with you accounts at all times. You can set up alerts for your SWCFUCU accounts online anytime.

**Take a picture of your cards and other personal items.** If anything should happen to these important items, you have a record of what you had for reference.

**Act quickly if you lose your card.** If your card is lost or stolen, it is important to act quickly before fraud occurs or to prevent further fraudulent charges.

**Ensure that the credit union has you most current information.** We may need to contact you regarding your accounts for various reasons. Double check that we have the most current information including cell phone #'s, email & address.



## 2023 Holiday Closings

**Independence Day**  
Tuesday, July 4

**Labor Day**  
Monday, September 29

## Reminders About Limits

Just a friendly reminder:

**Daily ATM limits are \$500**

**Debit & Credit Card  
purchase limit is \$1,500.**

*If you need to make a  
purchase larger, please give  
us a call.*

These limits are in place to  
protect your funds from  
fraudulent activity.

## Start a Vacation Club Account Today!



## Online Shopping Safety

Online shopping is a convenient & necessary part of everyday life. Here are some tips to help you make sure you are being safe making your purchases.

**Sign up for MasterCard SecureCode.** This service is available for free to all SWCFUCU members as an extra layer of protection.

**Only use secure WiFi networks.** Avoid using unsecured wireless networks available in public places to keep your financial information, passwords & identity safe.

**Make sure the site is secure.** Look for a lock symbol near the address on your browser and make sure that the website address begins with "https:" not "http:." The "s" means that the website is secure and encrypted to protect your information.

**Be careful of shopping links on social media.** Be sure it is the company's official website, not a fake, look-a-like website. If you aren't sure, call.

**Avoid any offers that seem "too good to be true."** They probably are. Read the fine print.

**Use a credit card or PayPal.** If there is any fraudulent activity, the funds won't draw directly from your account.

## 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)

## Need a Loan?

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

## 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!



## 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:  
[mderonzo@swcfcu.org](mailto:mderonzo@swcfcu.org)



Follow us for  
Real Time  
Updates!

## 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](http://LoveMyCreditUnion.org)



## Mobile Alerts

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



MOBILE  
PAYMENTS  
ARE HERE



APPLE PAY™, GOOGLE PAY™ &  
SAMSUNG PAY™ NOW AVAILABLE AT  
SOUTHWEST COMMUNITIES FCU!

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

## 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!

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. SWCFUCU 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.