

2021 4th Quarter

October - December



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

James Hasara Jr.
Financial Operations
Administrator

Ext. 1001 jhasara@swcfcu.org

Renee Dvorak
Debit & Credit Card
Administrator

Ext. 1014 rdvorak@swcfcu.org

Sue Kanownik
Member Service
Representative

Ext. 1002
skanownik@swcfcu.org

Visit us online @
www.swcfcu.org



Dear Members,

There's a chill in the air, which can only mean fall is official here! Our **Pick-a-Pumpkin Loan Discount** is back, starting now through **November 24th** for all new money loans*. See more information inside for details!

We are excited to announce that mobile payment options are here! **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.

The holidays will be here before you know it, and our **Holiday Loan Special** will return on **November 1st** to help you make the holidays special. Also, **Christmas Club Checks** will be automatically transferred into **your Shares Account on November 1, 2021**. To request your Christmas Club Check be mailed to you instead, please fill out the form on the back of this newsletter and **return to our Main Office no later than Friday, October 22, 2021**. Forms received after this date may not be guaranteed. Please call us at 412-276-5379 if you have any questions!

I hope you all have a wonderful fall & Holiday Season. Stay safe & healthy!

Sincerely,

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



Have you downloaded our new App Yet?





Fall Financial Tips



Make a Holiday Shopping List & Watch for Sales - Planning your holiday shopping list out and be sure to keep an eye out for sales to make the most of your budget. *(Just don't wait too long for sales or you may miss out on popular items.)*

Set Up or Adjust Christmas Club Savings - Christmas Club accounts are a great way to save & budget your holiday spending. If you haven't already, get started for next year and start saving for next year's holiday season. If you already use Christmas Club, take a look at your current payroll deduction & decide if it's time to adjust. ***(Don't forget - if you want a check sent to you, please fill out the form on the back of this newsletter and send in by October 22, 2021)***

Winterize Your Home to Save - Take some time now while the weather is still agreeable to prevent unexpected repairs or budget-draining bills this winter. Clean your gutters after the last of the leaves fall, replace curtains with thermal-lined ones & keep them closed to keep cold air out, install a programmable thermostat, replace your weather stripping on all doors/windows, have your fireplace, roof, heater & water heater inspected for any maintenance needed. Prevention is cheaper than emergency repair!

Check for Refinancing Options for Lower Rates - Refinancing can be a great option to lower monthly payments. SouthWest Communities FCU Loan Specialists are always ready to help you find great rates to reach your financial goals. Give them a call today at 412-276-5379!

Make Life More Convenient with Mobile Payment - Mobile wallets have come a long way and they are an excellent, secure way to keep your funds more accessible *and touch-free, which is always a plus these days!* Mobile Payment is now available for your SouthWest Communities FCU Debit Card on Apple Pay™, Google Pay™, & Samsung Pay™ now!

Starts November 1st!

Holiday Loan Special

Rates as low as

7.25%
APR*

Apply Online Now!

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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 payback. Rate shown as A rated credit score, actual rate may vary. Offer only valid through 1/31/22. Must be a SWCFUCU member to qualify.

412-276-5379



Think ahead! Start saving for the 2021 Holiday Season now with a Christmas Club Account. Ask us how!

2021 Holiday Closings

Columbus Day
Mon, October 11

Veteran's Day
Thurs, November 11

Thanksgiving Day
Thurs, November 25

Christmas Eve
Fri, December 24

New Year's Eve
Fri, December 31

Happy Holidays from our family to yours!



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SAMSUNG PAY™ NOW AVAILABLE AT
SOUTHWEST COMMUNITIES FCU!

www.swfcu.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!



PICK-A-PUMPKIN loan discount

.25% - 1% APR*

Discount on New Money Loans

Only through Nov 24th!

Apply Online Today!



www.swfcu.org

SouthWest Communities
Federal Credit Union

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

412-279-5376

*APR - Annual Percentage Rate. Terms & conditions apply. Loans subject to credit review & approval. Must be a SWFCU Member to qualify. Promotional discount will only be for 25-1.00% APR off an approved new money loan only. Discount amount determined by random selection made by the applicant at the time of loan signing. First Mortgage Loans or Home Equity Line of Credit not eligible for discount. This discount cannot be combined with any other loan promotion. Line pick per loan & must be used on the loan application submitted at time of pick. Promotion only valid from 10/1/2023 - 11/24/2023.



Pick-a-Pumpkin Loan Discount

There has never been a better time to apply for a loan with SouthWest Communities FCU! Through October 1 - November 24, all new money loans* will have the opportunity for a discount of **.25% - 1.00% APR**** off the original approved rate. At the time of loan signing, the applicant will pick a pumpkin from the basket for their discount. The basket will include these pumpkins:

- 2 - 1.00% APR* off
- 4 - 0.75% APR* off
- 6 - 0.50% APR* off
- 12 - 0.25% APR* off

Apply for a new loan online today or contact our loan specialists anytime at 412.276.5379

** APR - Annual Percentage Rate
* Excludes First Mortgage Loans & Home Equity Lines of Credit.



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



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Real
Time
Updates!



Mobile Alerts

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

Annual CreditReport.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.



SouthWest Communities FCU Christmas Club Check Request Form 2021

Christmas Club Checks will be automatically transferred into your Shares Account on November 1, 2021. To request your Christmas Club Check be mailed to you instead, please fill out and **return this form to our Main Office no later than Friday, October 22, 2021**. Forms received after this date may not be guaranteed. Please call us at 412-276-5379 if you have any questions!

Account #: _____ Name: _____

Address: _____

Address Line 2: _____

City: _____ State: _____ ZIP: _____

Phone #: _____ Signature: _____