

2022  
4th Quarter

October - December

 **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

Phone: 412.276.5379

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

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Board Chairman

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



Dear Members,

Isn't fall just the best season? Sweaters, boots, apples & pumpkin spice everything. We're here for it at the credit union! We've even brought the pumpkin patch to our office with the **Pick-a-Pumpkin Loan Discount, starting now through November 23, 2022** for all new money loans\*.

*See more information inside for details!*

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. *See more information inside for details.*

**Christmas Club Checks will be automatically transferred into your Shares Account on November 1, 2022.** 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 21, 2022.** Forms received after this date may not be guaranteed.

Please call us at 412-276-5379 if you have any questions!

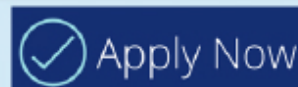
Inflation is on everyone's minds these days, affecting us all. As your credit union, we continue to be here for our members. While we have no control over the economy, we can certainly help our members find solutions for their financial situation. We've pulled together some helpful tips in this newsletter that may help & we continue to offer the best products and rates possible for our membership! We hope you will give us a call & let us know how we can help you today.

I hope you all have a wonderful Fall & Holiday Season!

Sincerely,

Barb Heil, President/CEO  
SouthWest Communities Federal Credit Union

Have you downloaded our new App Yet?



# Inflation Busters: Tips for Stretching Your Money

Inflation is affecting everything and making everyone's dollars stretch farther than ever before. As your credit union we wanted to share some of our best tips to managing your money in an ever-changing economy:

**Set a Budget & Stick with It** - Now is a great time to really take a look at your finances. Be smart & realistic about what you are spending each month. Make a list or a spreadsheet laying out your income vs your monthly expenses to really evaluate where your money goes. While it may be difficult, find where any cuts can be made in expenses.

**Cut the Cost of Your Debt** - Monthly debt payments can make or break your budget. High interest can add up quickly, especially when times are tight. Apply for a debt consolidation loan at SWCFCU and don't waste money on higher interest rates (*Holiday Loan Special starts Nov 1st!*)

**Check Your Insurance Payments**- Are your rates too high? Shop around for additional rates to see if you can save any money on your insurance premiums each month. As a credit union member, you are eligible for *TruStage Insurance: Life, Property, Auto & more*. Find out more and check quotes at: [www.trustage.com](http://www.trustage.com)

**Check your Subscriptions** - Subscriptions are easy to forget about, especially with automatic payments. Review your account statements for any subscriptions you may have forgotten and consider dropping the ones you really don't need anymore.

**Watch the Sales & Be Smart about Deals:** Holiday shopping season will be here before we know it. Be sure to really do your research on any deals and be smart about your purchases.

**Set Up or Adjust Christmas Club Savings** - Christmas Club accounts are a great way to save & budget ahead for your holiday spending. Get started for next year and start saving for the holiday season. If you already use Christmas Club, check 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 & send in by October 21, 2022*)

*Starts November 1st!*

## Holiday Loan Special

Rates as low as

# 7.25%

APR\*

**Apply Online Now!**

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

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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 1/31/23. Must be a SWCFCU member to qualify.

412-276-5379



Apply Now



NCUA



## VISA Credit Cards

Rates as low as 7.95% APR\*



Apple Pay | Google Pay | Samsung Pay

## MOBILE PAYMENTS ARE HERE

SouthWest Communities Federal Credit Union

Done

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

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

NCUA



# 2022 Holiday Closings

**Columbus Day**  
Mon, October 10

**Veteran's Day**  
Fri, November 11

**Thanksgiving Day**  
Thurs, November 24

**Christmas Eve**  
Observed - Close at Noon  
Mon, Dec 23

**Christmas Day**  
Mon, December 26

**New Year's Eve**  
Observed - Close at Noon  
Fri, December 30

**New Year's Day**  
Monday, January 2

Happy Holidays from our family to yours!



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

## 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 23rd!

Apply Online Today!

www.swcfcu.org

 SouthWest Communities  
Federal Credit Union

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412-279-5376

\*APR - Annual Percentage Rate. Terms & conditions apply. Loans subject to credit review & approval. Must be a SWCU 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 Lines of Credit are eligible for discount. This discount cannot be combined with any other loan promotion. One pick per loan & must be used on the loan application submitted at time of pick. Promotion only valid from 10/01/2022 - 11/23/2022.

 Apply Now

There has never been a better time to apply for a loan with SouthWest Communities FCU! Through October 1 - November 23, 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](http://LoveMyCreditUnion.org)



Follow us  
for  
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](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)



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.



## SouthWest Communities FCU Christmas Club Check Request Form 2022

Christmas Club Checks will be automatically transferred into your Shares Account on November 1, 2022. 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 21, 2022**. 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: \_\_\_\_\_