

2023
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

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

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Dear Members,

The pumpkin patch is back in our office with the **Pick-a-Pumpkin Loan Discount, starting now through November 22, 2023 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. In addition to our regular seasonal loan special, **we are introducing an additional Loan Discount this Holiday Season!** For every new Car Signature & Shares Secured Loans we are offering a **discount up to 1% APR* off!** Stop in and pick your ornament at the time of loan closing on approved loans!

Christmas Club Checks will be automatically transferred into your Shares Account on November 1, 2023. 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 20, 2023.** Forms received after this date may not be guaranteed. Please call us at 412-276-5379 if you have any questions!

Wishing you all a wonderful Fall & Holiday Season!

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

Have you downloaded our new App Yet?



Visit us online @
www.swcfcu.org



Pick-A-Pumpkin

loan discount

.25% - 1% APR*

DISCOUNT ON NEW MONEY LOANS

Only through November 22, 2023



Apply Online Today!

www.swcfcu.org

SouthWest Communities
Federal Credit Union

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

213 Pine Street, Carnegie, PA 15106 | 412-276-5379

412-279-5376

Apply Now



NCUA

*APR - Annual Percentage Rate. Terms & conditions apply. Loans subject to credit review & approval. Must be a SouthWest Communities member to qualify. Promotional discount will only be from .25-1.00% APR on 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. One pick per loan & must be used for the loan application submitted at time of pick. Promotion only valid from 10/1/23 - 11/22/23.

There has never been a better time to apply for a loan with SouthWest Communities FCU! Through October 1 - November 22, 2023 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.

Online & Mobile Banking

For convenience anywhere you are!



Mobile Deposit

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E-Statements

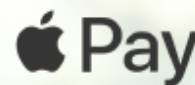
Online Bill Pay

Visit our website 24/7 or call us 412-276-5379!



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Rates as low as 7.95% APR*



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

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2023 Holiday Closings

Columbus Day
Mon, October 9

Veteran's Day
Fri, November 10

Thanksgiving Day
Thurs, November 23

Christmas Eve
Observed - Close at Noon
Fri, December 22

Christmas Day
Mon, December 25

New Year's Eve
Observed - Close at Noon
Fri, December 29

New Year's Day
Monday, January 1

Happy Holidays from our family to yours!

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

Pick an Ornament

HOLIDAY LOAN DISCOUNT

.25% - 1% APR*

Discount on Car Signature or Shares Secured Loans

**Apply
Online
Now!**

www.swcfcu.org

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Starts November 1st!

Holiday Loan Special

Rates as low as

7.25%

APR*

Apply Online Now!

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 1/31/24. Must be a SWCFCU member to qualify.



Feeling the Squeeze?

Manage your budget with rising inflation.

Everyone's talking about it, we're all dealing with the costs of inflation on everyday expenses & goods. Perhaps you're dealing with unplanned overages in your accounts. Here are some tips to keep in mind as we continue to go through these tighter times.

Create a budget & stick to it.

No one really likes it, but creating a budget can be a great tool to map out your spending and see where cuts can be made. By identifying the areas of necessity, you can see what you can do to make ends meet.

Build your savings.

Now is the time to have an emergency fund for a rainy day. Even just a few dollars from direct deposit can make a difference when you need it. Have you considered a club account? SWCFCU offers Vacation & Christmas Club Accounts designed to help you save for specific occasions.

**FEELING THE SQUEEZE? WE CAN HELP!
GIVE US A CALL AT 412-276-5379**



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



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

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. 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 2023

Christmas Club Checks will be automatically transferred into your Shares Account on November 1, 2023. 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 20, 2023**. 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: _____