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Attention Debit Card Holders

To all our Debit Card holders . . . Our debit card program is changing on **August 6, 2008**. You will be receiving a brand new debit card during the last week of July. This card will be a completely different number. You will need to activate this card from your home phone. Now, you will have the option to pick your own pin number. Once you activate your new card, you can use it as a true debit card when making purchase, however, you will be required to input your pin number. With this new card, you will be able to do purchases like getting cash back at stores that offer that service or purchase stamps at our ATM machine. You must notify any automatic payments that have your current debit card number and give them your new number. This new card will not begin to work until August 6, 2008 and your old card will be shut off at 11:59pm on August 5, 2008. If you have any questions, please call the office.

Mission Statement

The SouthWest Communities Federal Credit Union is a financial cooperative for its members, by it members and to service its members. Our mission as a non-profit organization is to service our membership in all financial needs in a confidential manner. We will maintain the Credit Union's long term financial stability and growth while continuing our Credit Union philosophy of
"Member Helping Member"

Holiday Closing

Monday September 1, 2008 in observance of Labor Day
 Monday October 13, 2008 in observance of Columbus Day
 Tuesday November 11, 2008 in observance of Veterans Day
 Thursday November 27, 2008 in observance of Thanksgiving
 Wednesday and Thursday December 24 & 25, 2008 in
 Observance of Christmas Eve and Christmas Day
 We will close at Noon on Wednesday December 31, 2008
 And will be closed January 1, 2009 in observance of New
 Years Eve and New Years Day.

Change in Fee Schedule

Effective October 1, 2008 the following fees are changing.

Share or Share Draft Fees:

Activity Printout	\$0.50/printout
Return Deposit	\$25.00/draft
Non Sufficient Funds	\$25.00/draft
Return Item	\$25.00/item
Overdraft Hold	\$5.00/item

Other Services:

Deposited Item Return	\$25.00/item
Fax (outgoing)	\$0.50/page
Fax (incoming)	\$0.50/page
Copies made	\$0.50/page

EFT Fees:

ACH Overdraft	\$25.00/item
Debit Card Overdraft	\$25.00/item