

2023 1st Quarter

January - March

SouthWest Communities Federal Credit Union

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

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Monday - Friday
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Visit us online @
www.swcfcu.org



Dear Members,

It's a brand new year! Now is a great time to set your financial goals and make smart financial decisions to start your year out strong. In this newsletter we are sharing some of our best financial check-up tips. We have many low-rate lending and different account options for every member's situation. Please don't hesitate to reach out so we can help provide the best options for your situation!

Wishing you all the very best for 2023!


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

VISA Credit Cards

Rates as low as
8.95%
APR*



Don't pay high interest
Transfer your balance now!
Apply Online Now!

www.swcfcu.org

 *Annual Percentage Rate, Terms & conditions apply. Subject to credit review & approval. Rate shown based on an A rated credit score, actual rate may vary. Must be a SWCFCU Member to Qualify.

213 Pine Street, Carnegie, PA 15106

412-276-5379

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New Year's Resolution: Financial Check Up

With continued uncertainty in the market, this is really is the year to get your finances in shape. Here are our best tips for the New Year:

Review & Set a Budget - This is your starting point. Take a good, hard 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, but be realistic in your goals.

Cut the Cost of Your Debt - Monthly debt payments can make or break your budget. High interest can add up quickly. Apply for a low-rate debt consolidation loan at SWCFCU and don't waste money on higher interest rates *while meeting your budget!*

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

Review 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.

Set Up or Adjust Club Savings - Christmas & Vacation Club accounts are a great way to save & budget ahead for your planned spending. If you already use Club Accounts, check your current payroll deduction & decide if it's time to adjust.



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.

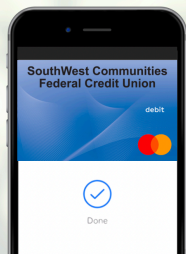
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SAMSUNG PAY™ NOW AVAILABLE AT
SOUTHWEST COMMUNITIES FCU!

www.swcfcu.org

Your funds are federally insured up to
\$250,000 by the National Credit Union
Administration, a U.S. Government Agency.

2023 Holiday Closings

New Year's Day
Mon, January 2

President's Day
Mon, February 20

Good Friday
Fri, April 7

Memorial Day
Mon, May 29

Independence Day
Tues, July 4

Labor Day
Mon, September 4

Columbus Day
Mon, October 9

Veteran's Day
Fri, November 10

Thanksgiving Day
Thurs, November 23

Christmas Eve
Close at Noon
Fri, December 22

Christmas Day
Mon, December 25

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

New Year's Day
Mon, January 1, 2023

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!



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



Mobile Alerts

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

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!

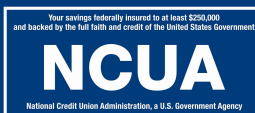


**Mastercard
SecureCode**



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



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