2023 2nd Quarter

April - June

South West 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

Cindy Cairns
Loan Administrator
Ext. 1001
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Renee Dvorak Debit & Credit Card Administrator Ext. 1014 rdvorak@swcfcu.org

Sue Kanownik Member Service Representative Ext. 1002 skanownik@swcfcu.org

Bea Oliver Member Service Representative Ext. 1011 boliver@swcfcu.org

Visit us online @ www.swcfcu.org



Dear Members,

It's starting to look a like spring and we have low rates to help you make all of your spring projects a reality! Now the best time to apply as our Crack N' Egg Loan Discount is back! Save .25% - 1% APR* on New Money Loans now through May 1st! Be sure to apply now and receive an even lower rate than usual.

As the weather gets warmer, you may be thinking of a home project, or maybe you have a graduate starting college soon? Did you know that one of the best ways to finance major purchases at low rates can be a Home Equity Loan? Give our loan specialists a call today and we may be able help find solutions that fit your situation!

We want to say farewell to James Hasara for his 15 years of service. You will certainly be missed, but we wish you all the very best in your future endeavors! We would also like to welcome Cindy Cairns as our new Loan Administrator. Be sure to reach out to her for any questions you have about loans. 412-276-9423 ext 1001, ccairns@swcfcu.org.

Sincerely,

Barb Heil, President/CEO

SouthWest Communities Federal Credit Union



Have you downloaded our new App Yet?



213 Pine Street, Carnegie, PA 15106











Farewell to James

We want to sincerely thank James Hasara for his 15 years of service with SWCFCU! We appreciate all your hard work & dedication to the credit union. You will certainly be missed around the office. We wish you the very best & success in all of your future endeavors!

Welcome Aboard, Cindy

Please welcome our new Loan Administrator, Cindy Cairns! We are excited to have Cindy join our team. Be sure to reach out to her with any loan questions you may have!

> 412-276-9423 ext 1001 ccairns@swcfcu.org

Traveling Soon?

Let us know about any travel plans to avoid any unnecessary fraud alerts blocking your transactions! Fraud alerts may occur automatically when a transaction outside of your normal activity occurs. Login to your online account through the web or the app and send us a secure message letting us know the dates & location(s) or just give us a call. Have great trip!

HOME EQUITY LOANS

Make your home work for your life.



Mobile Alerts



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

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



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www.swcfcu.org NOUA





Need a Loan?

Rates are changing every day. Check our website for our current rates for all lending and to apply 24/7!

2023 Holiday Closings

Good Friday Fri, April 7

Memorial Day Mon, May 29

Annual Credit Report.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 accuracul

Online & Mobile Banking

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13 Pine Street, Carnegie, PA 15106

Mobile Deposit Online Banking

□ NCUA

E-Statements Online Bill Pay

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





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



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.