

2020 4th Quarter

October - December

SouthWest 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

Stowe Township Branch Office

720 Broadway Ave
McKees Rocks, PA
15136

Phone 412.276.5379

(Stowe Office remains
Closed until further
notice)

Visit us online @
www.swcfcu.org



In This Issue:

- Pick a Pumpkin Loan Discount
- Holiday Loan Special
- "Random" 52 Week Savings Challenge
- Christmas Club Check Request Form

Dear Member,

As 2020 draws nearer to the end, I hope we can look back and celebrate our strength and adaptability throughout this uncertain and unprecedented year. We as a credit union have remained strong, and adapted many of our services to continue providing the best support to our members as possible. We truly value your continued membership here at SouthWest Communities FCU, and strive to continue providing the best financial services as possible, such as low-rate lending and little-to-no cost banking services.

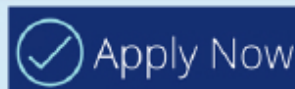
We are bringing back our **Pick a Pumpkin Loan Discount** promotion, running now through November 25th. See inside this newsletter for more details. Our **Holiday Loan Special** will begin November 1st with rates as low as **7.25% APR*** up to \$2,000 for one year payback. Please apply online or call with any questions you may have!

Please note that the **Christmas Club Checks** will not be automatically be mailed, but will automatically be transferred to your Main Shares for withdrawal at your convenience. If you would like to request the check be mailed instead, please use the form on the back of this newsletter.

Due to ongoing pandemic restrictions, we will not be having a Parking Lot Party this fall.

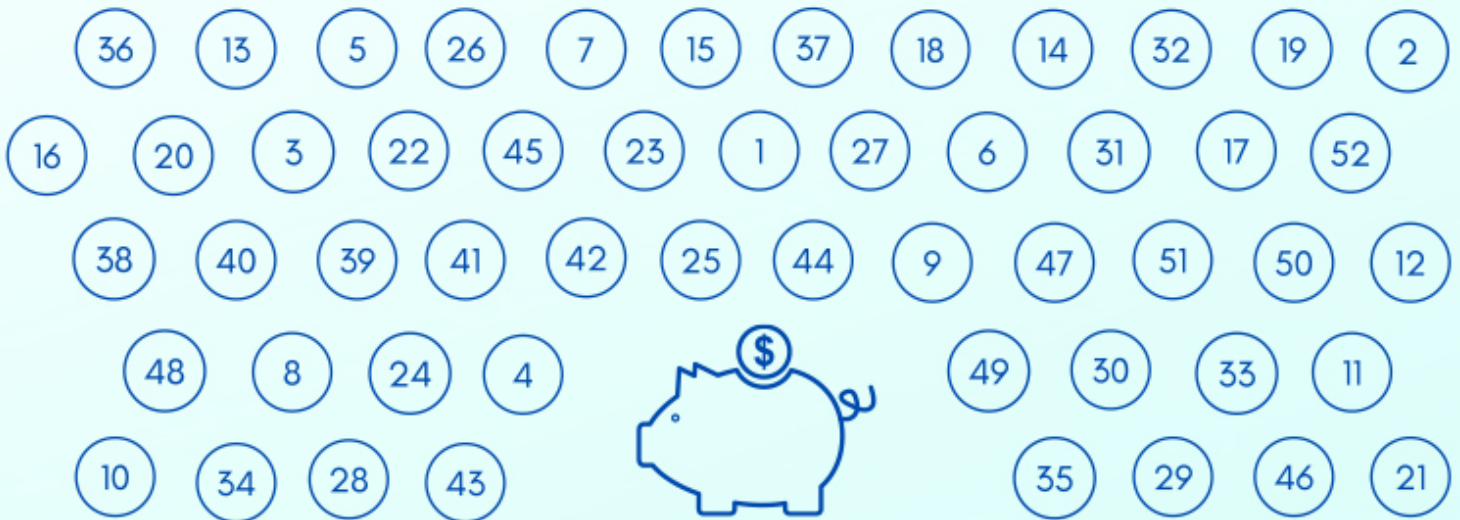
We hope everyone has a great rest of the year and a very safe & Happy Holiday season!

Sincerely, *Barb Heil - President/CEO*



RANDOM 52 WEEK SAVINGS CHALLENGE

Need to step up your savings game? Savings may not always be fun, but here's a fun game that will help you save **\$1,378 in one year!** This challenge puts you in control of what you put away each week. Cut this cheat sheet out, put it somewhere useful and check off the boxes for each dollar amount you put away!



Credit Union Tip: Put your savings in your **SWCFCU Christmas Club** and you'll have a great holiday savings built up by this time next year!

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 1/31/22. Must be a SWCFCU member to qualify.

412-276-5379



Apply Now



NCUA

2020

Holiday Closings

Columbus Day
Mon, October 12

Veteran's Day
Weds, November 11

Thanksgiving Day
Thurs, November 26

Christmas Eve
Thurs, December 24 @ Noon

Christmas Day
Fri, December 25

New Year's Eve
Thurs, December 31 @ Noon

New Year's Day
Fri, January 1

*Happy Holidays from
our family to yours!*



Think ahead! Start saving for the
2021 Holiday Season now with a
Christmas Club Account. Ask us how!



DID YOU KNOW?

As a member, you already know that joining a credit union is one of the smartest choices you can make for your financial well-being. But did you know that your immediate family members can join as well, even if they don't live in one of our communities? That's right! Invite your family to set up an account today!

www.swcfcu.org/JoinMyCreditUnion

Note About Our Branch Office:

The Stowe Office will remain closed until at least January 2021.

We appreciate your patience and understanding.

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!



www.swcfcu.org



Watch for news about upcoming changes to Home & Mobile banking in the summer of 2021

Board & Staff Directory

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PICK A PUMPKIN

loan discount

.25% - 1% APR*
Discount on
New Money Loans
Only through Nov 25th!



www.swcfcu.org

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412-276-5379



*APR - Annual Percentage Rate. Terms & conditions apply. Loans subject to credit review & approval. Must be a SWCFCU Member in good standing. Discount amount determined by member's selection made by the applicant at the time of loan signing. First Mortgage Loans or Home Equity Lines of Credit not 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 10/1/2020 - 11/25/2020

Pick a Pumpkin Loan Discount

There has never been a better time to apply for a loan with SouthWest Communities FCU! Through October 1 - November 25, 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.

AnnualCreditReport.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!



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



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



Member-Only Deals



Southwest Communities FCU has partnered with Enterprise Car Sales to provide our members with great used vehicle pricing **below Kelly Blue Book value**.

With such a low price on an Enterprise used car along with great financing rates at SWCFCU, as low as **3.25% APR***: this is an amazing deal, you shouldn't miss out!

Take a look at Enterprise's inventory at cuautodeals.com today and ask us how to get started. Call us at 412.276.5379 today!

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



Follow us
for
Real
Time
Updates!



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.



SouthWest Communities FCU Christmas Club Check Request Form 2020

Christmas Club Checks will no longer be automatically mailed, but will instead be automatically transferred into your Shares Account on November 2, 2020. 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 23, 2020**. 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: _____