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## Ring in the New Year!

**Out with the old, in with the new. We have the services that will make you cheer!**

Make 2018 the year that starts your glowing financial future. Become debt-free, get extra cash in your pocket and make your life easier. It's all possible when you partner with SwRCFCU.

### **Becoming debt free starts here.**

Don't pay high interest rates when you can consolidate your bills and have a definite pay-off date. Our low 7.5% APR<sup>1</sup> rate enables you to pay off high interest bills and make one easy monthly payment. You will be amazed at the amount of money you can save in interest. Make it even easier and sign up for automatic payments.

You can also use this low-rate loan for paying taxes, remodeling, school tuition or whatever else you may need in the New Year.

**Consolidation Loan**  
**7.5%**  
**Annual Percentage Rate<sup>1</sup>**

### **The Holidays may be over but you can still hear a jingle in your pocket.**

You'll like the sound of this - sign up for our Skip-A-Payment promotion and have extra money to use however you wish.

To take advantage of this promotion, simply go by either office or call us at

210.684.1054 to see if you qualify and fill out a Skip-A-Payment coupon.

Then you can defer one of the following per loan:<sup>2</sup>

- One monthly payment
- Two consecutive biweekly payments
- Two consecutive semi-monthly payments
- Four consecutive weekly payments.

**Hurry!** This offer ends February 28, 2018.

### **There's no such thing as too much convenience.**

Download the App for our new service, CardValet, and you can control when, where<sup>3</sup> and how your debit card is used from the convenience of your phone or tablet.

This new service will enable you to turn your debit card on or off if you misplace it, receive alerts every time it is used, set spending limits and select locations where it can be used.

CardValet is available on iTunes and the Google Play store. Download it today!

<sup>1</sup> APR=Annual Percentage Rate. All rates, terms and conditions subject to change without notice. All rates are subject to credit verification and other qualifying criteria does apply, please contact the Credit Union for more details.

<sup>2</sup> Please get complete details from the Credit Union or online at swrcfcu.com.

<sup>3</sup> Please contact the Credit Union if you are planning international travel.

## Candidates for Board of Directors

The Nominating Committee has recommended the following candidates to fill vacancies on the Board and names are presented alphabetically.

### SHERI JANES

CU Experience: Member for 29 years and current Treasurer of Board of Directors and former Supervisory Committee member.

Education: BBA, Accounting, University of Incarnate Word.

### JORGE LOPEZ

CU Experience: Member for 34 years current member of Board of Directors.

Education: BS, Electrical Engineering, Washington University in St. Louis, MBA, UTSA.

### VERNON MARKWORTH

CU Experience: Member for over 48 years, current member of Board of Directors serving for over 22 years – 5 years as Chairman, 1 year as Vice Chairman, 3 years as Treasurer and 1 year as Secretary.

Education: BS, Mechanical Engineering, University of Texas at Austin.



## The election process

CU bylaws require at least one nominee be selected for each Board vacancy. On behalf of the Board, the Nominating Committee has qualified the three nominees named as candidates to fill the existing vacancies. There are three vacancies for three-year terms. The bylaws further state that nominations cannot be accepted from the floor at the Annual Meeting. Consequently, an election by ballot is not now required unless a member is successfully nominated by petition on or before January 27, 2018. If no nominees by petition are received and accepted, the existing vacancies will be filled by the three nominees now named.

A member interested in filing for nomination by petition should contact Karen Savickas-Mathias at 210-684-0352, extension 207.

## Voting procedures

The following are the voting procedures in the event that there are more qualified and accepted nominees than Board vacancies:

- Each primary member is entitled to only one vote.
- No member shall be entitled to vote by proxy.
- Primary members may vote by mail-in ballot only.
- Records will be kept of all persons voting.

## Official announcement

The 62nd Annual Membership Meeting of the Southwest Research Center FCU is scheduled for Wednesday, March 7, 2018 at 5:30 p.m. in the Southwest Research Institute Cafeteria. The program will include reports by Credit Union Officials on the operations for 2017 and election of the Board of Directors. Nominations from the floor will not be accepted. Refreshments will be served and door prizes will be given away.

Mark your calendar and plan to attend.

Southwest Research Center FCU  
*62nd Annual Meeting*

Wednesday, March 7, 2018  
5:30 pm

Southwest Research Institute Cafeteria



**SOUTHWEST  
RESEARCH  
CENTER FEDERAL  
CREDIT UNION  
OFFICIALS**

### Board of Directors

Joseph Marshall . . . . . Chairman  
William "Bill" Bayliss . . . . . Vice-Chairman  
Sharon Trevino . . . . . Secretary  
Sheri Janes . . . . . Treasurer

Ben Catalina  
Curtis "Corky" Gray  
Todd Hornsby  
Jorge Lopez  
Vernon O. Markworth

### Supervisory Committee

J.S. Fernandi . . . . . Chairman  
Paul Maldonado . . . . . Vice-Chairman  
Bruce Mabrito . . . . . Secretary  
Tim Koebke  
Jorge Lopez (Board Representative)

### Locations & Telephone Numbers

6220 Culebra . . . . . (210) 684-0352  
Fax line . . . . . (210) 684-0808  
7215 Culebra . . . . . (210) 684-1054  
Fax line . . . . . (210) 684-0670

Southwest Connection  
Account Information . . . . . (210) 520-8403  
Loans by Phone . . . . . (210) 684-LOAN  
Toll Free Number . . . . . (877) 297-5657

## Tips to keep safe while using an ATM.

ATMs are fast and convenient. Just remember these important safety tips anytime you use an ATM:

- Always observe your surroundings before conducting an ATM transaction. If you see anyone or anything that appears to be suspicious, leave the area at once. If an ATM is obstructed from view or poorly lighted, go to another ATM.
- Take a companion along when using an ATM, especially at night.
- Minimize time spent at the ATM by having your card out and ready to use.
- When using a drive-up ATM, keep your engine running, the doors locked and the windows up at all times while waiting in line.
- Keep your "Personal Identification Number (PIN)" a secret. Your ATM card will only work with your PIN. Memorize it and never write it on or store it with your card. Never share your PIN information with anyone.
- Report a lost or stolen card at once to the Credit Union.
- Check your receipts against your monthly statement to guard against ATM fraud

