

Welcome 2025!

IT'S TIME TO CONSOLIDATE & CELEBRATE!

Make 2025 the year you create a budget that can benefit you financially for years to come. It's easier than you think. Start by applying for a SwRCFCU low interest debt consolidation loan, home equity loan or credit card. Then use it to eliminate your other high interest debt.

Out with the old, in with the new!

Most of us are guilty of buying items with a new credit card or loan that later surprised us with an interest rate that was much higher than we expected. Plus, by the time you've paid the interest each month, very little goes to pay down the balance making payoff seem almost impossible.

So start 2025 with a new outlook ... eliminate your high interest loans that are wrecking your budget by getting a SwRCFCU debt consolidation loan. With rates as low as 8% APR,* this low cost loan enables you to pay off your debt and save money. Consolidating your high interest loans allows you to have one low monthly payment with a designated payoff date. By making this change, you can save hundreds, if not thousands of dollars in interest!

Build on the new year.

We also offer low interest home equity loans



which are a great way to consolidate large amounts of debt and make one small payment each month. We offer a fixed rate, funds up to 80% of your home's equity and, in most cases, a processing time of less than 30 days.

Home equity loans can be used for any reason. So, if you'd rather have money for Spring home improvement projects, a new pool and spa, college expenses, or whatever you need or want, a home equity loan can make it all possible.

Debt Consolidation Loans
as low as **8.0% APR***

Home Equity Loans
Fixed Rate, Processing time less than 30 days

MasterCard Platinum
as low as **8.9% APR***

Cheers to new beginnings.

If your current credit card's rate and penalties are too high, then cut it up and get a SwRCFCU card! We offer several cards to choose from including a MasterCard Rewards Card that offers 1% back on all purchases. Not looking for rewards? Our MasterCard Platinum Card has a low fixed rate of 8.9% APR.*

Make 2025 the year you shape up your budget by consolidating your high interest loans. Then, use SwRCFCU for all future loans and credit cards. You will be confident that you are getting one of the lowest rates along with the best terms in the area. Apply now by visiting us online at swrcfcu.com, come into either office or call 210.684.0352. We're waiting to help any way we can!

* APY=Annual Percentage Yield. All rates, terms and conditions subject to change without notice. Contact the Credit Union for rate verification.

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2025 Election and Annual Meeting Notice

Candidates for Board of Directors

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

Curtis "Corky" Gray : 3-Year Term

CU Experience: Member for over 55 years. Past ALCO Chairman and current Board member.

Education: BA, English, St Edwards; MBA, English and Business, Our Lady of the Lake.

Karen Holt: 3-Year Term

CU Experience: Member for over 40 years. Current Board Member.

Dr. Glenn M. Light: 3-Year Term

CU Experience: Member for over 46 years, current Board Vice-Chairman.

Education: BS, McMurry University; MS and PHD, Physics, North Texas State University.

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 24, 2025. 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 210-684-1054, extension 1313.

you're! INVITED!

SwRCFCU is getting ready to celebrate its 69th Annual Meeting and we want you to come! Make plans to attend on:

**Wednesday, March 5, 2025
at 5:30 pm**

The program will include reports by Credit Union Officials on the operations for 2024 and election results of the Board of Directors.

**MAKE PLANS TO JOIN US AND VISIT
SWRCFCU.COM FOR MORE DETAILS
ABOUT OUR 69TH ANNUAL MEETING!**

Prizes will be awarded.



**SOUTHWEST
RESEARCH
CENTER FEDERAL
CREDIT UNION
OFFICIALS**

Board of Directors

Jorge Lopez Chairman
Dr. Glenn Light Vice Chairman
Sheri Janes Treasurer
Nanette Nino Secretary

Curtis "Corky" Gray
Karen Holt
Bruce Mabrito
Vernon Markworth
Marisol Ruvalcaba

Supervisory Committee

Arturo Ramos Chairman
Sharon Trevino Secretary
Joe Redfield Committee Member
Marisol Ruvalcaba (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
Loans by Phone (210) 684-LOAN
Toll Free Number (877) 297-5657

Federally insured by the NCUA
www.swrcfcu.com



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 lit, 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 debit 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.

