

LEAVE IT TO US... to show our gratitude for your membership.

With autumn here and the holidays near, it's the perfect time to thank our membership for your loyalty and support. We're proud to be your Credit Union and want to work with you to achieve your financial goals. We remain committed to offering competitive rates and member only perks. Just take a look at our current offerings.

Invest in a Share Certificate and reap the harvest!

Save for tomorrow and earn higher dividends when you invest in a Share Certificate at the Credit Union. It's a great way to build your savings as you earn a higher yield.

We are currently offering a **12 month Share Certificate with a rate of 5.00% APY.*** You can get this great rate with a **deposit as low as \$500.00.** Other rates, terms and minimum deposits are also available. Contact Manuel Valero at 210.684.1054 ext 1314 for more information.

By choosing a Share Certificate, you can rest assured that your money is safe, secured and earning a great dividend, but **hurry, this higher APY is only available for a limited time.**

NEW feature! Come join our debit card Round Up and you'll start saving when you spend.

Here's an easy way to start putting more money into your savings. It's our new Round Up service and here's how easy it works:

Just sign up for this free service and every SwRCFCU debit card transaction will round up to the nearest dollar. The difference between the actual

amount and the round up amount will then be posted to your designated savings account.

For example, in one day your debit card transactions posted might be:

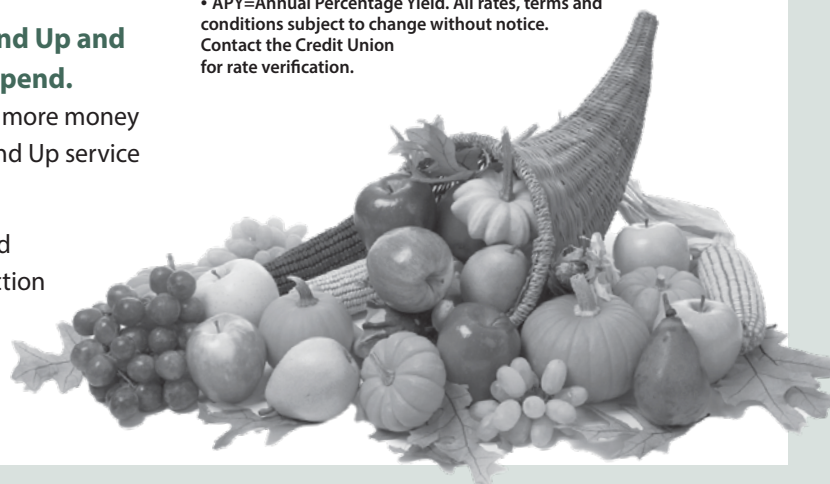
- \$38.48 - gasoline (round up to \$39.00 - difference \$0.52)
- \$106.77 - groceries (round up to \$107 - difference \$0.23)
- \$62.09 - restaurant (round up to \$63 - difference \$0.91)
- \$29.32 - online purchase (round up to \$30 - difference \$0.68)

So on that day your checking account would be debited a total of \$2.34 in Round Up transactions which will be credited to your designated savings account.

You'll be surprised at how fast the amounts can add up while beginning to build your savings balance. For more information and to sign up, call or visit either location.

Please Note: The amount of debits will not be processed on the account if the amount will cause an overdraft to the checking account nor trigger an Overdraft Protection transfer if your account is set up to do so. Only checking accounts with active debit cards are eligible to be enrolled in Round Up.

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



THE RESOURCES



You'll fall in love with this free service!



In a world full of financial scams and identity theft, keeping your identity safe is paramount. Did you know SwRCFCU offers a service, called Credit Sense, that can help you stay aware of any activity involving your credit? Credit Sense is a comprehensive program that helps you monitor your credit, receive tips to improve it, and ultimately save money--all through the security of SwOnline, our online banking service, or the SwRCFCU Mobile Banking app, at no cost to our members.

With Credit Sense, members have access to:

- Instant credit score access daily and tips to improve your score
- Pre-qualified offers and savings opportunities
- Access to educational tools
- Credit monitoring, alerts and availability to dispute credit errors

Scores are updated automatically each month, but you can instantly request an update to your score any time. Credit Sense also shares explanations of factors that most impact and can improve your score. Simply login via SwOnline or the SwRCFCU Mobile Banking App to start taking advantage of all the benefits Credit Sense has to offer.



FREE Shred Day for Members

Saturday, October 19, 2024

7215 Culebra Road - 9 a.m. to 11 a.m.



BRING: Personal documents, tax returns, statements, receipts, CDs, DVDs, floppy disks, photos, credit cards, check registers.

DO NOT BRING: Hard drives, phone books, large computer printouts or other non-paper items unless specified above.



Upcoming Holiday Schedule



Thanksgiving Holidays

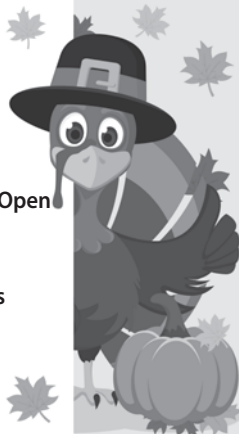
Thursday, November 28 - Both Offices
Friday, November 29 - Both Offices
Saturday, November 30 - 7215 Culebra Open

Christmas Holidays

Tuesday, December 24 - Both Offices
Wednesday, December 25 - Both Offices

New Year's Day

Wednesday, January 1 - Both Offices



Credit Union process begins.

The Nominating Committee is accepting applications for nomination to the Credit Union Board of Directors through Friday, November 29, 2024. If you are interested in submitting an application for nomination, please contact Karen Mathias, at (210) 684-1054.

Mrs. Mathias can also give you information regarding nomination by petition, another way of getting on the ballot, which requires signatures from 1% of the membership. The deadline for nomination by petition is January 24, 2025.

Election results will be announced at the Credit Union's 69th Annual Meeting on Wednesday, March 5, 2025.



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 (877) 241-2441
Loans by Phone (210) 684-LOAN
Toll Free Number (877) 297-5657

Federally insured by the NCUA
www.swrcfcu.com

