



Our CEO, Alice Viera, Announces Her Retirement

After more than 39 years of service at Southwest Research Center Federal Credit Union (SwRCFCU), Alice Viera has officially announced her retirement as President and CEO effective December 31, 2022.

Ms. Viera began her career at the Credit Union in 1983 and was named President and CEO in 1990 by the Board of Directors.

As President and CEO, Viera guided the Credit Union through a complete rebranding, core system conversions, construction of the 7215 Culebra office and the deployment of online channel services. During her tenure, the Credit Union has grown from \$22 million in assets to over \$90 million in assets.

The SwRCFCU Board of Directors has appointed Karen Mathias, currently the Chief Operations Officer, as the Credit Union's next President and CEO, effective January 2023.

"This is a time of important transformation within our industry, and the process of passing the torch to Karen and her team is the right decision at the right time. While it is bittersweet to announce my retirement, I do so with great pride in all we have accomplished together for the members we serve and with complete confidence that SwRCFCU's best days are ahead," Viera said. "I will forever be grateful for the opportunity to have worked with this organization and the many valued people that have impacted my life in a memorable and meaningful way."

"Alice has certainly moved our organization forward and built a foundation that should position SwRCFCU for success for many years to come," Karen said. "I am honored and humbled that the Board of Directors has asked me to accept the appointment as SwRCFCU's new President and CEO. I look forward with much excitement to continue serving our members alongside our highly capable credit union team.



Karen has worked at SwRCFCU for over 38 years. During her tenure at SwRCFCU, she has held a variety of positions in most operational areas of the Credit Union. Prior to her appointment, she collaborated with the CEO, Senior

Management, and the Board of Directors on strategy and organizational leadership and was directly involved with strategic planning, product development, marketing strategy, digital delivery channels, and process improvement. Karen earned a bachelor's degree in Business Administration with a concentration in Marketing from St. Mary's University. She currently holds the NAFCU Certified Compliance Officer (NCCO) and NAFCU Certified Bank Secrecy Officer (NCBSO) designations.

2023 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.

Bruce Mabrito: 3-Year Term

CU Experience: Member for over 41 years. Current Board Member and past member of Supervisory Committee since mid-1990s.

Education: BS, Education, Texas Tech University.

Nanette Nino: 3-Year Term

CU Experience: Member for over 23 years, current Board Member and ALCO member.

Education: BA, Math w/Computer Science, Malone University.

Marisol Ruvalcaba: 3-Year Term

CU Experience: Member of Credit Union for over 3 years. Current Board Member. Education: BBA, Accounting, University of Texas at San Antonio. Current Certified Public Accountant (CPA).

2023 BOARD ELECTIONS



Official Announcement

SwRCFCU will celebrate its 67th Annual Meeting on:

**Wednesday, March 8, 2023
at 5:30 pm**

The program will include reports by Credit Union Officials on the operations for 2022 and election results of the Board of Directors.

**MAKE PLANS TO JOIN US AND
VISIT SWRCFCU.COM FOR
MORE DETAILS ABOUT OUR
67TH ANNUAL MEETING!**

Prizes will be awarded.

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, 2023. 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.

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.



**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

Paul Maldonado Chairman
Linette McCord Vice-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
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