

SCORE SOME OF THE HOTTEST RATES OF THE SEASON.

RUN INTO SWRCFCU FOR ALL OF YOUR LENDING NEEDS.

Whether you're looking to buy a new car, get extra money for the holidays or planning a winter vacation, we have the rates that will have you chanting V-I-C-T-O-R-Y!

Kick off the season with a new vehicle!

With convenient payment terms to fit your budget, it's time to get the vehicle you've been wanting. Make sure you're game time ready by having your loan pre-approved before you shop. Then, take advantage of our low-cost extended warranty and GAP coverages to protect your investment. You'll come out a winner!

If your schedule has you exhausted, take a time out!

Need a vacation? Pack your bags because it's easy, fast and affordable when you apply for a low-cost Signature Loan. Score extra points by surprising the family with an exciting winter vacation.

Tackle the Holiday Season expenses.

The holidays are fast approaching but with a holiday loan, you can be the MVP of your house this holiday season. By getting a low-cost holiday loan early, you can be on top of your shopping game. Our low rates and monthly payments make creating holiday memories easy and affordable.

Our MasterCard Rewards Card is a game changer.

Don't pay high rates on your credit card when you can have one of the best cards available. Our Rewards card offers **1% back on all purchases, a competitive interest rate, no annual fee plus much, much more.**

Our team is ready to help you!

Visit and apply online at swrcfcu.com, call 210.684.1054 or come by an office today! Hurry, view our low rates and get pre-approved.

Certain restrictions apply and rates are based on credit worthiness qualifications. Contact the Credit Union for more details.

Apply Now & be Prepared for a Holiday Season Victory.



THE
RESERVE

SwRCFCU gives you the tools to help protect your accounts from fraud.

The Credit Union wants to help you protect your accounts so they stay as safe as possible. In an effort to give you more control of your debit/credit card activity and the ability to monitor your accounts to guard against fraudulent transactions and identity theft, SwRCFCU offers CardValet mobile app, Credit Sense and Text Fraud Alerts for your SwRCFCU debit and credit cards.

The CardValet® mobile app helps protect your SwRCFCU Debit Card.

Download the CardValet app from the Apple® App Store or the Google Play® store, and take control of your card through your mobile device.



Once you download this free App, you are able to customize alert preferences and usage settings. CardValet enables cardholders to:

- Receive alerts for card transactions
- Monitor and control card usage
- Enable Parental Control
- Set spending limits

Lost or misplaced your card? CardValet also enables users to turn a card "off" until it's found declining any transactions until you turn it back "on". The CardValet also offers real-time alerts that will quickly alert you to unauthorized activity.

Credit Sense can help prevent identity fraud.

This service available through Southwest Online gives you free and easy access to your credit score and credit report details. Being aware of your credit score and regularly reviewing your report can detect fraudulent activity sooner. Credit Sense will also send you email notifications and alerts of key changes to your credit report or suspicious activity.

If you feel your accounts have been compromised, contact the Credit Union immediately.

Holidays

Thanksgiving Holidays	Thursday, November 24 - Both Offices Friday, November 25 - Both Offices Saturday, November 26 - 7215 Culebra Open
Christmas Holidays	Friday, December 23 - Both Offices Saturday, December 24 - 7215 Culebra Open Monday, December 26 - Both Offices
New Year's Day	Monday, January 2 - Both Offices

Credit Union process begins.

The Nominating Committee is accepting applications for nomination to the Credit Union Board of Directors through Friday, December 2, 2022. If you are interested in submitting an application for nomination, please contact Karen Mathias, Chief Operations Officer at (210) 684-1054 ext 1313.

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 27, 2023.

Election results will be announced at the Credit Union's 67th Annual Meeting on Wednesday, March 8, 2023.



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
Toll Free Number (877) 297-5657

