THE RESOURCE

SOUTHWEST RESEARCH CENTER FEDERAL CREDIT UNION

4th Quarter 2026

CARVE OUT BIG SAVINGS THIS FALL!

Set out your pumpkins, bring out the sweaters, and score big savings with our low rate loans!

Fall is in the air and we can help make the season and the upcoming holidays even more enjoyable and affordable. Just apply for any of the loan products we offer and know you will be getting a competitive rate with convenient terms.

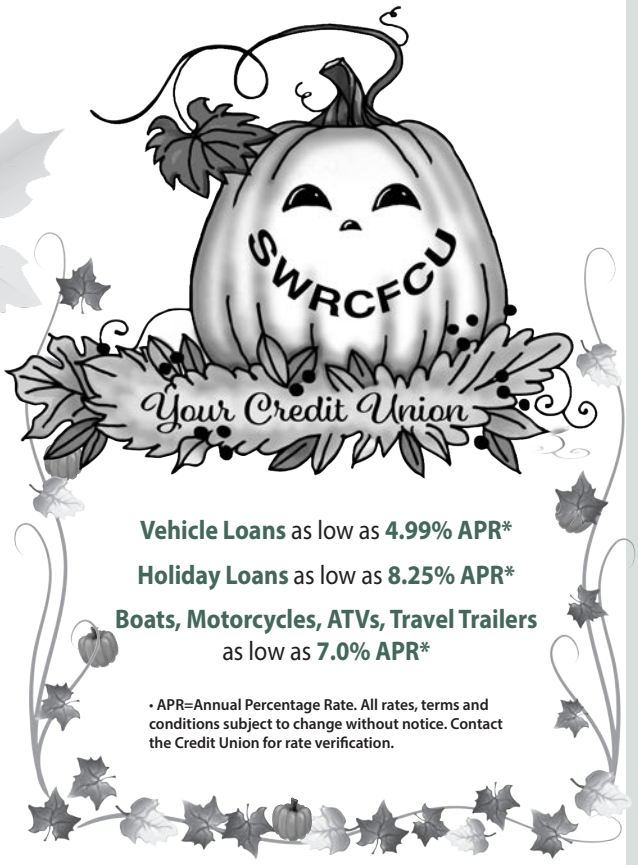
Be the pick of the patch. Upgrade your ride today.

Your new vehicle sure looks good, drives great and better yet...it's so affordable! When you finance your new vehicle with SwRCFCU, you can be confident that you are getting a low rate with a repayment option that makes monthly payments budget friendly. Don't forget to protect your new investment with our extended mechanical warranties and GAP insurances. These little additions can save you money if the unexpected happens.

When life gives you pumpkins, make pie.

Is it time to upgrade to a chef inspired kitchen? Or maybe add a sun room, another bath, or an entertainment area in your backyard? Perhaps you would you rather move instead of improve? We can help with that too.

We offer Home Equity Loans at low rates, fast turnaround and no out of pocket closing costs. Home Equity Loans can be used for any purpose including remodeling, school costs, or paying off high interest debt. Just make an appointment with a loan professional and we will walk you through the process. We also offer low cost Mortgage Loans. If moving is in your future, just visit our site at swrcfcu.com and click on the home loans link to get started.



Vehicle Loans as low as **4.99% APR***

Holiday Loans as low as **8.25% APR***

Boats, Motorcycles, ATVs, Travel Trailers as low as **7.0% APR***

• APR=Annual Percentage Rate. All rates, terms and conditions subject to change without notice. Contact the Credit Union for rate verification.

Pumpkin spice and everything nice.

The Holidays are right around the corner making this the perfect time to apply for a Holiday Loan. These loans offer a low rate, convenient terms and can be used for any purpose including covering your Holiday expenses, Black Friday sales or a winter vacation.

Apply for a SwRCFCU MasterCard now and be prepared for emergencies, large purchases or even Holiday shopping. Want rewards while you shop? Apply for a MasterCard Rewards Card and earn 1% on all purchases.

Start today by applying for your loan online, calling 210.684.1054 or visiting one of our offices!

We can help make the Holidays so much easier!

The Holidays can be a stressful time of year but managing your finances during this season can be a breeze. Just be sure you have signed up for all of our online, mobile banking and phone services!



• Southwest Online – With internet access, you can get up-to-the minute balances, see cleared transactions, transfer money, make loan payments, plus so much more. They're all available 24/7 worldwide.

• Our Mobile Banking app includes all of the above plus check deposits. Be sure to download our app that's available through your phone's app store. **For extra safety, you can use your mobile app to turn off your debit card immediately in case you lose your card or have it stolen during the holiday frenzy.**

Two FREE Shred Days for Members

Saturday, November 14, 2026
7215 Culebra Road - 9 am to 11 am
&
Wednesday, December 9, 2026
6220 Culebra Road - 9 am to 11 am

Get ready for the Holiday season by clearing out your clutter and giving back to the community! Our Member Shred Day on Saturday, November 14th, will also be our first annual Thanksgiving Food Drive benefiting families in need at Dolores B. Linton Elementary School. Bring your sensitive documents to be shredded and drop off non-perishable food donations. We will be accepting donations at both locations through Saturday November 14, 2026. Let's lend a hand to our neighbors in need this holiday season.

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 26 - Both Offices** **Friday, November 27 - Both Offices** **Saturday, November 28 - 7215 Culebra Open**
Christmas Holidays	**Thursday, December 24 - Both Offices** **Friday, December 25 - Both Offices**
New Year's Day	**Friday, 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 27, 2026. 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 22, 2027.

Election results will be announced at the Credit Union's 71st Annual Meeting on Wednesday, March 10, 2027.

Southwest Research Center Federal Credit Union

SOUTHWEST RESEARCH CENTER FEDERAL CREDIT UNION OFFICIALS

Board of Directors

Dr. Glenn Light . . . . . Chairman
Joe Redfield . . . . . Vice Chairman
Sheri Janes . . . . . Treasurer
Jorge Lopez . . . . . Secretary

Curtis "Corky" Gray
Karen Holt
Bruce Mabrito
Mary Ramos
Marisol Ruvalcaba

Supervisory Committee

Arturo Ramos . . . . . Chairman
Cecilia Quiroz . . . . . 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