

All eyes are on  Summer Fun!

Grab your sunglasses and head outdoors – we have loan rates so low that you can have the coolest summer yet!

Beat the Texas heat!

It's time to start making unforgettable family memories. With our low-cost loans, you can afford that new boat, jet ski or RV that you've been wanting. Plus, we offer different repayment options to choose from, making monthly payments budget friendly.

Boat/ Motorcraft/RV Loans as low as 7.0% APR*

Start checking destinations off your bucket list.

It's time to get moving on the list of destinations you've been wanting to visit. Whether it's travel overseas, a fantastic cruise, or a fun-filled trip to the Texas coast, we have rates that will make it possible. Don't forget to travel with your SwRCFCU MasterCard and make souvenir spending a breeze.

Vacation/Signature Loans as low as 8.0% APR*

Make it a summer full of sun & smiles.

Prefer to stay home this summer? You can make your home a special place to hang out and enjoy the long summer days. Cook up something for the family in your outside kitchen or watch a movie from your new pool, deck or spa. Need a new air conditioning system or have you been planning a remodel? Anything you need to make your home more comfortable, we're here to help.

Home Equity Loans with low rates, fast service and no out of pocket closing costs.

Relax, our electronic services are available 24/7 from across the world.

While you're enjoying summer fun, we have all the services available online that makes handling your finances quick and easy.

Make a mobile check deposit, report a lost or stolen card, check your balances, transfer funds plus much more. Be sure to download our Mobile App from Google Play or the Apple App Store.

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



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

RESOURCES

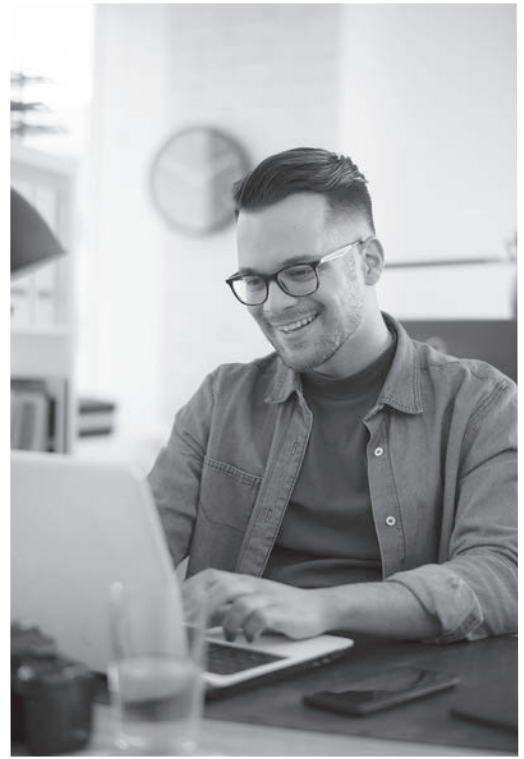
New! Our online banking security has been upgraded!

In our ongoing commitment to providing the highest level of service while maintaining the strongest possible security, we have implemented additional login requirements. This enhanced **login requires a two-factor authentication (2FA)** to better protect your accounts.

Here's how it works: When logging into Southwest Online with your Logon ID and password, you'll be required to enter a 6-digit code. This code can be sent via text or voice call (you choose) and will need to be entered to complete verification. This One Time Passcode (OTP) will replace previously answered security questions and provide enhanced protection for your accounts.

Your phone number on your account must be current: If you have a new phone number, you will need to update it in your online banking profile. This can be done by contacting us at cmbrsvs@swrcfcu.com, calling 210.684.1054 or by coming by one of our offices.

IMPORTANT: Since this new security code will be sent to your phone number on file, you will not be able to access online banking if we do not have your updated contact information.



Looking for a new vehicle?

See how we can make it affordable with a low rate loan and our vehicle services!

If you're ready for a new or pre-owned vehicle, your first stop should be your Credit Union. We can estimate your payments so you know how much you want to spend. Once you're approved we can provide you with a pre-approved letter, so you can shop with confidence. Be sure to take advantage of our loan services to save even more money:

- Extended Vehicle Warranties
- Guaranteed Asset Protection (GAP)
- No Payment for 90 days*
- Plus more!

Remember to sign up for automatic payments that will help you build a better credit score and make payments a breeze!



Rates
as low as
4.75% APR*

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

Upcoming Holiday Closing

Both offices will be closed:

Labor Day

Monday, September 7

Please use our convenient surcharge free ATMs during our holiday closings.



**SOUTHWEST
RESEARCH
CENTER FEDERAL
CREDIT UNION
OFFICIALS**

Board of Directors

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Joe Redfield Vice Chairman
Sheri Janes Treasurer
Jorge Lopez Secretary

Curtis "Corky" Gray
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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

Federally insured by the NCUA
www.swrcfcu.com

