



# HAVE A **BLAST** THIS SUMMER!

Summer's here and SwRCFCU wants you to live the American dream by getting all of the things you've been wanting. With our low rates and

convenient payments...the sky's the limit!



## You'll sparkle when you drive up in your new vehicle.

Time to trade in your old vehicle for a shiny new one? We can make it happen easily and affordably. Apply for your low-cost loan at [swrcfcu.com](http://swrcfcu.com). Once approved, head out and choose your vehicle or use our TrueCar online buying service. We also offer reduced costs on extended warranties and GAP insurances. Plus, you can get electronic closing, and NO PAYMENTS FOR 90-DAYS!

## Enjoy our sweet land of liberty!

Don't sit around when you can be outdoors having fun! Take a road trip on your new motorcycle, camp in the mountains in your new RV or make waves at the lake in your new boat. Apply for a loan now to make it possible! Rather take a family trip? We have a loan that will get you packing.



## Reach financial freedom – pay off your high interest debt.

Tired of paying on high interest debt without putting a dent in it? You can save hundreds, if not thousands, by refinancing your debt with a consolidation loan at your Credit Union. You'll make one monthly payment with a designated payoff date at a fixed rate you can afford. Just call 210.684.0352 and ask to speak to a lender for monthly payment estimates.

## Home that I love.

Dive into your new pool, grill in your outside kitchen, repaint, install new appliances, or add a new room. Whatever you need or want to make your home as perfect and as comfortable as possible, we can help. We offer home improvement and Home Equity Loans to cover your project. Rather move instead of improve? We can help with a low-cost Mortgage Loan, too!



## Celebrate independence with a SwRCFCU Rewards MasterCard.

Our Rewards MasterCard gives you the freedom to earn 1% back on ALL purchases. Plus, you enjoy a low interest rate, 25-day grace period on purchases and no balance transfer fees.

## Give me liberty...and a low-cost loan!

We offer several convenient and easy ways to apply. Online at [swrcfcu.com](http://swrcfcu.com), scan the QR code below, call 210.684.0352 or come into one of our offices and talk to a Loan Officer.



- **Vehicle Loans** as low as **5.5% APR\***
- **Boat & Motorcycle** as low as **7% APR\***
- **RV** as low as **7% APR\***
- **Vacation Loans** as low as **9% APR\***
- **Debt Consolidation** as low as **9% APR\***



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

**APPLY NOW!**



THE  
RESERVE



## Hats off to our 2024 Graduates!

### Now you have the freedom of choosing your next step in life.

Congratulations on your recent graduation! We're proud to be your Credit Union and ready to help with all of the financial services you may need as you head into the next stage of your life. Remember, with our online and mobile service delivery channels, it doesn't matter if you stay in town or move to another state. You'll have access to your accounts, wherever you are, whenever you want.

Whether your next step is – college, trade school, military, joining the workforce, or something else – you can be sure SwRCFCU will be here with all of the financial services you'll need to succeed.

Sign up for these services now and be ready for your next step in life!

- ★ Checking Account
- ★ MasterCard Debit Card
- ★ Online Banking
- ★ Mobile Services including Check Deposit
- ★ Free Bill Pay
- ★ Low-cost Signature Loans for tuition and books
- ★ Low-cost MasterCard for emergencies
- ★ Set up easy transfer between family accounts

## Upcoming Holiday Closing

Both offices will be closed:

Labor Day

**Monday, September 2**

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

## Moving? New phone number or email address? 🏠 📞 @

Please keep the Credit Union informed of any new contact information. We may need to get in touch with you on important information about your account including fraud alerts on your debit or MasterCard.

### Please send your written request:

By fax: (210) 684-0670,

Or by mail: SwRCFCU,

7215 Culebra Road,

San Antonio, Texas 78251

You can also submit it electronically through Southwest Online.

## Sign up for Skip-a-Payment now!

Sign up in July or August to skip your loan payment. Forms are available at any office.

A processing fee applies.



**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

