

Get your 2024 monthly budget in line with your income.

It's possible when you partner with SwRCFCU!

Happy 2024! It's a brand new year and a perfect time to plan for your financial future. With the increasing costs of just about everything, it's more important than ever to plan a budget that is in line with your income. Sound a little too difficult? Well, it may be as simple as consolidating high interest debt and/or refinancing your loans with other lenders to SwRCFCU. Let us take a look and see if we can help.

Cheers to another year.

Are high interest credit cards or loans making your monthly debt payments too high to fit your budget?

We can help lower your monthly payment obligations by paying off your high interest debt with a SwRCFCU debt consolidation loan. With rates as low as 9% APR* and flexible terms, you will have one low monthly payment that fits your budget and has a set pay-off date. This could save you hundreds if not thousands in interest over the term of the loan.

Ready for a sparkling new year?

Are you in the market for a new vehicle this year? We can help you save money on your purchase. First, speak with one of our loan officers and get pre approved, so you can shop confidently, knowing how much your budget allows. Then use TrueCar, our car buying service, to get the lowest price possible on your vehicle. To



complete your purchase take advantage of our GAP insurance and extended mechanical breakdown warranties at reduced prices. Already financed a vehicle with another lender? With our auto loan rates as low as 5.60% APR, we may be able to offer you a lower rate. Come see us about a refinance.

Here's to new beginnings.

From now thru February 29th, you can sign up for our Skip-A-Payment promotion, and put a little extra cash back in your pocket after your holiday spending. To take advantage of this promotion, simply go by either office or complete a Skip-A-Payment Request Form. Call us for more details and to determine your eligibility.

Start now and keep your 2024 budget in line with your income. Apply online at swrcfcu.com, by phone 210.684.0352 or come into one of our offices and talk to one of our professional Loan Officers.

Budget 2024

Get your budget in line by using SwRCFCU to lower your monthly payments:

- Consolidate high interest debt
- Refinance loans from other lenders



**APPLY
NOW!**



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

THE RESERVE



☆☆☆ VOTE ☆☆☆

PLAN TO ATTEND

Candidates for Board of Directors

The Nominating Committee has recommended the following candidates to fill vacancies on the Board and names are presented alphabetically.

JORGE LOPEZ: 3-Year Term

CU Experience: Member for 40 years and current Chairman of the Board of Directors. Education: BS, Electrical Engineering, Washington University in St. Louis, MBA, UTSA.

SHERI JANES: 3-Year Term

CU Experience: Member for 35 years and current Treasurer of Board of Directors and former Supervisory Committee member. Education: BBA, Accounting, University of Incarnate Word

VERNON MARKWORTH: 3-Year Term

CU Experience: Member for over 54 years, current member of Board of Directors. Education: BS, Mechanical Engineering, University of Texas at Austin.

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.

SwRCFCU will celebrate its 68th Annual Meeting on:

**Wednesday, March 6, 2024
at 5:30 pm**

The program will include reports by Credit Union Officials on the operations for 2023 and election results of the Board of Directors.

**MAKE PLANS TO JOIN US AND VISIT
SWRCFCU.COM FOR MORE DETAILS
ABOUT OUR 68TH ANNUAL MEETING!**

Prizes will be awarded.



**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
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

Federally insured by the NCUA
www.swrcfcu.com



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.