

Spring 2012

# PATHWAYS



South Western Federal Credit Union's Member Newsletter

A message from our President

## South Western FCU Celebrates 75 Years

75 years. A diamond anniversary. When we opened our doors in 1937, it was to help the employees who worked in the Sears catalog division obtain fairly priced financial products and services and build their personal wealth. Over the years, as the world went to war, landed on the moon, and unleashed the power of the Internet, the needs of our members increased. To meet those needs, we added checking accounts, credit cards, auto loans, mortgages, online banking and bill pay to our menu of products. In addition to acquiring Whittier Community Credit Union, we expanded our membership and eventually changed our name to South Western FCU in 1993 to reflect our new membership more accurately.

From an office in the Sears Tower in Los Angeles, to two full service locations serving anyone who lives, works, worships, or attends school in Whittier, La Habra Heights, Pico Rivera, Santa Fe Springs, Los Nietos and portions of La Mirada,

we've grown to be a dependable and reliable partner to all who join. Now serving over 13,000 members with \$142,000 million dollars in assets, we proudly stand before you a strong, safe and secure credit union that has stayed true to our mission for the past seventy-five years.

Thank you for your loyalty, your trust, and your membership. We are here to give you access, guidance, and the ability to achieve the goals you have for yourself and your family. We were here for our members then, and we're here for you now.

***"South Western Federal Credit Union. Your path to financial success."***

Laura Poore  
President/CEO

Coming Soon!

## South Western Federal Credit Union's new website!



SWFCU is excited to announce that it is currently redesigning its website. We are looking forward to unveiling its brand new look, as well as a mobile site in the very near future. Our goal is to make our site easier for you, our members, to navigate the site, access your accounts and find the financial resources available to you as a SWFCU member. Check it out soon at [www.swfcu.org](http://www.swfcu.org).



# Anniversary Auto Loans



It's the perfect time of year to buy a new car. Spring is right around the corner and our AUTO LOAN rates are still at record lows—as low as 2.99% APR\*. In addition to our low rates, South Western FCU offers flexible terms and options that make our auto loans the best deal in town, even if you refinanced your car with another lender. So before you take to the open road in a new car, stop by SWFCU and ask about our auto loan program.

rate as low as  
**2.99%** APR\*

## That's not all!

To celebrate our **75th Anniversary**, we're giving away two **FREE 75 Gallons of Gas Gift Cards** that will help you enjoy your new ride. Just fund your new auto loan between March 1 to May 1 and you're automatically entered into the drawing.

**Celebrate our 75th!** Call us today at 562/ 694-8296 or apply online at [swfcu.org](http://swfcu.org).

\*APR = Annual Percentage Rate effective March 1, 2012, subject to change and is for 2008 models or newer. Upon approved credit. Higher rates may apply depending on credit qualification. Amount financed based upon retail Kelley Blue Book value. Rate not available on recreational vehicles or van conversions. Existing SWFCU auto loans not eligible for refinancing. Other restrictions may apply. Monthly payment per \$1,000 borrowed for 60-month term at 2.99% APR \$17.98. South Western FCU auto loan must be funded between March 1, 2012 - May 1, 2012 to be entered to the 75 gallon gas card drawing and must be 18 years or older to enter. Winner will be drawn at random from all entries on or about May 15, 2012. Winner need not be present: is responsible for all taxes and associated costs. Odds of winning depends on number of entries. Contact credit union for alternate entry methods. NO PURCHASE NECESSARY. Gas card dollar value of \$325.00.

## Protection. Coverage. Peace of mind.

That's what insurance does for you and your family. Whether it's insurance for your auto or home, you or your belongings, insurance is an important financial tool for protecting your assets from loss or damage.

At South Western Federal Credit Union, our goal is to help you identify insurance coverage choices that allow you to customize your protection while focusing on a premium payment plan that fits your budget and saves you money. We shop and compare prices from several leading insurance companies to offer a complete line of insurance solutions. We also offer the convenience of automatically deducting your payments from your South Western FCU checking or savings account.

### Enjoy peace of mind that won't break the bank.

Please call 866-274-3123, or visit [www.swfcu.org](http://www.swfcu.org) for your no cost, no obligation insurance quote today.



## Turn Your Dream of a College Education into Reality

We know finding the financial resources to pay for college can feel overwhelming, but it doesn't have to be a nightmare. South Western FCU can turn your dream of a college education into reality. To help you complete the process and fill the funding gaps that federal aid may leave behind, we've developed a partnership with Credit Union Student Choice to provide private loan solutions especially for credit union members.

We always have your best interest and financial success in mind, so we made sure our student loans would offer you benefits like:

- No origination fees
- Lower rates than most other lenders
- Convenient line of credit to help you secure financing for you entire undergraduate career \*
- Flexible payment options, including in-school deferral
- .25% discount for automatic repayment

Don't waste another day thinking college isn't possible. Contact a Student Lending Representative by calling 866.465.4117 or visit [www.swfcu.studentchoice.org](http://www.swfcu.studentchoice.org) for more information.



\* Subject to credit qualification and annual credit review

## Holiday Closings

Memorial Day      May 28, 2012  
Independence Day    July 4, 2012  
Labor Day      September 3, 2012



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