

Fill in funding gaps! South Western private education loan

No one has to tell you that higher education is expensive — and federal education loans only go so far. South Western can help, with our new Credit Union Student Choice Program.

Use this private education line of credit to make up the shortfall when federal education loans don't cover the total cost of your education.

And because it's from your credit union, count on extra value and benefits:

- No origination fees
- Lower cost than most lenders
- No need to apply annually
- Flexible payment options, including in-school deferral
- .25% discount for automatic repayment

No need to reapply every year

Apply once and upon approval, you'll have access to a Line of Credit (LOC) you can use until you graduate*. Simply take an advance each year to pay for educational expenses (as certified by your school).

Eligibility

You must be a South Western member and an undergraduate student enrolled at least half-time in a four-year degree-granting public or private school. A co-borrower is not required, but is recommended as it may help you qualify for lower rates.

Answers online

Our Student Lending Center has more information about the Credit Union Student Choice Program, including rates, payment calculators, eligible schools, and a FAQ section.

Apply online

Go to www.SWFCU.org and click on our Student Loans link.

We're committed to helping members achieve their goals, and if a college degree is one of yours, we're pleased to be of service.

*Subject to credit qualification and annual credit review. All loans subject to approval. Rates may vary depending on credit qualifications.



OUR PRIVACY POLICY

This is your privacy policy disclosure and instructions. It contains important information concerning our privacy policy and includes necessary disclosures as required by the Gramm-Leach-Bliley Act (15 U.S.C. CH 94, §T 6801 et seq.) and the National Credit Union Administration rules and regulations (12 CFR 716) and any special instructions regarding your opting out of disclosing non-public information. Please be certain to read these Disclosures and Instructions carefully and notify us at once if any parts are unclear.

Throughout these Disclosures and Instructions, the references to "We," "Us," "Our" and "Credit Union" mean SOUTH WESTERN FEDERAL CREDIT UNION. The words "You" and "Your" mean each person applying for and/or using any of the services offered by Us. "Account" means any account or accounts established for You.

Categories of information We collect.

We collect nonpublic personal information about You from the following sources:

- Information We receive from You on applications or other forms;
- Information about Your transactions with Us, Our affiliates, or others; and

- Information We receive from a consumer reporting agency.

Categories of information We disclose about existing and former members.

We may disclose the following kinds of nonpublic personal information about You:

- Information We receive from You on applications or other forms, such as Your name, address, social security number, assets, and income;
- Information about Your transactions with Us, Our affiliates, or others, such as Your account balance, payment history, parties to transactions, and credit card usage; and
- Information We receive from a consumer reporting agency, such as Your creditworthiness and credit history.

Categories of parties to whom We disclose information about existing and former members.

We may disclose nonpublic personal information about You to the following

Types of third parties:

- Financial service providers, such as mortgage bankers, securities broker-dealers, credit union service organizations; and insurance agents;

- Non-financial companies, such as retailers, direct marketers, airlines, and publishers; and
- Others, such as non-profit organizations.

We may also disclose nonpublic information about You to nonaffiliated third parties as permitted by law.

Information disclosed to service providers and joint marketing companies about existing and former members.

We may disclose the following information to companies that perform marketing services on Our behalf or to other financial institutions with whom We have joint marketing agreements:

- Information We receive from You on applications or other forms, such as Your name, address, social security number, assets, and income;
- Information about Your transactions with Us, Our affiliates, or others, such as Your account balance, payment history, parties to transactions, and credit card usage; and
- Information We receive from a consumer reporting agency, such as Your creditworthiness and credit history.

Your right to request that We not disclose information about You.

If You prefer that We not disclose nonpublic information about You to affiliated and nonaffiliated third parties, You may opt out of those disclosures, that is, You may direct Us not to make those disclosures (other than disclosures permitted by law). If You wish to opt out of disclosures to affiliated and nonaffiliated third parties, You may call Us toll-free at 800/ 899-8296.

Our policy and practices on protecting the confidentiality and security of information We have about You.

We restrict access to nonpublic personal information about You to those employees who need to know that information to provide products or services to You. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard Your nonpublic personal information.

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NEWSBRIEFS

A great rate – and peace of mind – on the car you need

As low as **3.99%** APR*
PLUS complimentary WALKAWAY® coverage



Hesitant about buying a car in this economy? We can put your mind at ease, with terrific low rates and WALKAWAY® protection for auto financing, a unique program that lets you walk away from your loan with no affect on your credit rating if your financial situation changes.

Low rates, longer terms = affordable payments

We offer terms up to 84 months** for the lowest payments. And with 100% financing, you don't need cash up-front.

Or lower the payments on your current loan from another lender by refinancing with us to put more money in your pocket.

12 months of WALKAWAY® protection at no cost

WALKAWAY® is the first and only vehicle return program that allows you to walk away from negative equity of up to \$7,500 on your automobile loan in the event of life-changing circumstances.

These include:

- Involuntary unemployment
- Physical disability
- Loss of driver license due to medical impairment
- International employment transfer
- Self-employed personal bankruptcy
- Accidental death

First year of WALKAWAY® coverage complimentary!

And can be extended for up to 84 months.

Call, click or visit to apply for a South Western auto loan with WALKAWAY® protection.

*Annual Percentage Rate effective 2/19/10, for model years 2007 and later, and is for 60-month term. Subject to change without notice. Monthly payment per \$1,000 borrowed for 60-month term at 3.99% APR=\$18.42. Loans are subject to credit approval. Higher rates may apply depending on credit qualification. Verification of income required. Amount financed based upon percentage of purchase price or retail Kelley Blue Book value. Existing SWFCU auto loans not eligible for refinancing. Other restrictions may apply.

**Model years 2008 or newer on approved credit.

WALKAWAY® protection for vehicle financing is valid on any new or used vehicle financed at SWFCU. See your loan officer for full program details. Existing auto loans not eligible for WALKAWAY® coverage. Only available on loans funded after 11/15/09. Coverage may vary by state. Restrictions apply.

Holiday closings

- Memorial Day**, Mon., May 31
- Independence Day** (observed), Mon., July 5
- Labor Day**, Mon., Sept. 6



South Western
 Federal Credit Union
Your path to financial success.

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