

# Southwest Federal Credit Union

## Moments

Spring Issue

[www.sfcunm.org](http://www.sfcunm.org)

April 2015

(505) 243-6751

## Celebrating 80 Years 1935-2015

2015 is our 80<sup>th</sup> year celebration. Our credit union was founded in 1935 by employees from the Albuquerque Gas and Electric Company, now known as PNM and New Mexico Gas. We are one of the oldest credit unions in the state.

As part of our 80 year celebration, we will be offering special promotions throughout the year on deposit and loan rates. In addition, we will be offering prizes during the year and at our annual meeting on May 26<sup>th</sup>.

Thank you to all the members who have made this financial institution successful. After 80 years of service to our members, we have almost 5 million dollars of capital to protect our share deposits.

Thanks for being a member of Southwest Federal Credit Union.



### SHARED BRANCHING

5,300 BRANCHES 50 STATES  
COAST TO COAST BANKING ACCESS

5,300 branches in all 50 states means your search for everyday banking convenience is over. Whether you are traveling far or just across town, there is a branch close by - you can do your banking at any of 5,300 branches coast to coast!

Find a branch by visiting [co-opcreditunions.org/locator](http://co-opcreditunions.org/locator)



### Refer a Member

Share the benefits of Southwest FCU membership with a family member, friend or co-worker and receive **\*\$50**. Plus, your referral will receive a **\*\$25** Welcome Bonus. It's easy to get started. Visit [www.sfcunm.org](http://www.sfcunm.org), click on the Join Now tab, and then on Refer A Member, or call (505) 243-6751 to confirm membership eligibility.

\* Rules & restrictions apply, visit

<https://www.sfcunm.org/refer-a-member/>

### Skip-a-Pay in May or June

Simply go to our website or go in to one of our branches to fill out the Skip-A-Pay Form

<https://www.sfcunm.org/skip-a-pay-in-dec-or-jan/>  
\* Real estate loans, lines of credit, credit cards and Express Loans do not qualify for this promotion. Interest accrues daily during the month in which the payment is skipped. SFCU allows the option of two Skip-A-Pays per loan per twelve-month period; loans which have had skipped payments twice in the past twelve months are not eligible. Loans must have at least six months of payment history, and all your SFCU loans must be in good standing. Skip-A-Pay request must be received by SFCU no later than 10 days prior to payment due date.

# Your Best Interest has Been Our Business Since 1935

## Traveling With Your Southwest VISA™

As soon as your travel plans are set, contact SFCU if you plan on using your Southwest VISA™ Credit or Debit Card. Let us know your travel dates and countries and cities you'll be visiting.

Changes in your spending patterns, especially transactions made out of state or overseas, may trigger a security alert with our fraud protection system. When we know that you've planned to travel, the system will allow transactions that appear out of the ordinary to be processed.

## Cool Comfort Loan

The Cool Comfort Loan makes it easy to upgrade your home's cooling system!



With great rates and terms, why wait another year to make the change!\*

Simply go to our website or visit one of our branches and ask to speak with a loan officer.\*\*

<https://www.sfcunm.org/credit-loans/cool-comfort-loan/>

\*Depending on terms requested

\*\*Certain restrictions apply. Approval based on certain credit criteria. Three-day right of rescission applies to any loan on principal dwelling. See loan officer for details.



Members have saved over \$1 billion with Love My Credit Union Rewards.



Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

## Fraud Alerts

We routinely update the Fraud Alerts page on our website to make sure members are being warned about current scams. Please check the Fraud Alerts button at the bottom of any page on the site frequently.

## Holiday Closures

Memorial Day

Monday, May 25th

### 24/7 Live Member Service

During business hours (505) 243-6751  
After Hours (800) 880-7974

### Automatic Teller (PAT)

(505) 243-3944  
(800) 243-8991

### Credit Card Decline Line

Inside the U.S. (888) 526-0404  
International (206) 352-4954

### Website

[www.sfcunm.org](http://www.sfcunm.org)

### Locations

- ⇒ 8111 Harper Rd. NE, Albuquerque, NM 87111
- ⇒ 6100 Coors Blvd. NW, Ste. J, Albuquerque, NM 87120
- ⇒ 111 S. Miller, Farmington, NM 87401

**FULL-SERVICE ELECTRONIC KIOSK**

414 Silver Ave. SW, Albuquerque, NM 87102

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency.

