



Southwest Moments WINTER 2013 ISSUE

2014 HOLIDAY CLOSURES

New Year's Day

Wednesday, January 1st

Martin Luther King, Jr. Day

Monday, January 20th

President's Day

Monday, February 17th

ACCESS TO YOUR ACCOUNT

is available via Online,
Mobile and Phone Banking,
as well as over 31,000
surcharge-free CO-OP,
CU Anytime, and
Bank of the West ATMs.

The New Mexico Credit Union
Education Foundation
2014-2015 scholarship
application process
is now open.

Applicants must be NM
residents and meet a number of
requirements. Applicants do
not have to be credit union
members.

For information, go to
www.sfcunm.org, click on the
Services tab, then Scholarship.



Don't Tax My Credit Union!

As a member/owner of Southwest FCU, you should be aware of a discussion going on in Washington about overhauling the federal tax code. Banks and some politicians are proposing that credit unions should no longer be tax-exempt.

One of the key differences between banks and credit unions is that credit unions are not-for-profit. This means we are owned by you, the members, and all profits go back into benefits for the members—better services, better rates, lower or no fees. Credit unions are run by volunteer Boards. Most credit unions, like Southwest, are based in the communities they serve and have no stockholders demanding market rate returns on their investments. Because we are not-for-profit, we are tax-exempt.

Losing our tax-exempt status would make it very hard to keep our rates and fees reasonable. Some suggest that Congress can balance the federal budget simply by taxing credit unions, but credit unions hold only 6% of all financial assets in America—banks hold the rest. Taxing credit unions is just a tax on you, the member, that won't even dent the deficit—but it will reduce competition for the big banks making that argument, and it will reduce your options for better banking.

We encourage you to resist the call for a tax on credit union members. If you want to learn more or to voice your concerns, visit www.DontTaxMyCreditUnion.org.



COMING SOON!

- Remote Deposit Capture—deposit checks using any smart phone
- Mobile loan application
- Free Android and Apple apps for your mobile banking

December marked Southwest's 78th anniversary.

Since 1935...Your Best Interest Is our Business™

Oh what fun, it is to drive...

Take advantage of dealer holiday incentives and rebates with an auto loan from Southwest FCU, with rates as low as 1.74% APR* and a 90-day delay of your first payment.

We encourage you to get pre-approved. Once pre-approved, shop the dealership with check in hand and the purchasing power to negotiate your best deal.

For a new, used or refinanced auto loan, visit sfcunm.org, your nearest branch, or call (505) 243-6751.



* APR = Annual Percentage Rate. APR will be determined when you apply and will be based on factors including credit history.

Your Southwest member benefits include discounts at many vendors, including TurboTax and Jackson Hewitt. When you're ready to file your taxes, choose the discounted option that's best for you! Go to the Love My Credit

Union site at <http://bit.ly/1dyNZeB> for information on how.

NEW MEMBER REFERRAL PROGRAM!

For over 78 years, Southwest FCU has provided a place for members to save, borrow and belong. Share the benefits of membership by referring a family member, friend or co-worker for membership and receive \$50. Plus, your referral will receive a \$25 Welcome Bonus. It's easy to get started. Visit www.sfcunm.org, click on the Services tab, and then on Refer A Member, or call (505) 248-8680 to confirm membership eligibility.

Again this year **identity theft** was #1 on the Federal Trade Commission's list of **top consumer complaints**. One reason the thieves are winning is that they're constantly innovating. To take the burden of constant surveillance off our members, Southwest has teamed with Identity Fraud, Inc. Go to sfcunm.org/Services/Identity Theft Protection for information on how they work to protect you.



IDENTITY FRAUD INC.

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

TELEPHONE TELLER

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

Have you claimed your free \$3,000 Accidental Death & Dismemberment Insurance policy? We pick up the cost, and you get the benefit. Just go to www.sfcunm.org, click on the Services tab, and then on Insurance.

