

# Southwest Federal Credit Union

## Moments

Winter Issue

January 2015

### GET A COOL COMFORT LOAN FOR THE WINTER?

Are you prepared for a cold winter? More importantly, is your furnace? Your home furnace plays a critical role in keeping your home comfortable; and, with improvements in both efficiency and features, the difference can be huge. "Energy efficiency upgrades and a new high-efficiency heating system can often cut your fuel bills and your furnace's pollution output in half" (energy.gov, 2012). Imagine what it would feel like not to dread opening up your gas bill during the winter?

In some cases, the home furnace must be replaced to accommodate a new, high-efficiency air conditioning unit. So if you're thinking of eliminating your evaporative cooler for the coming summer, why not replace your old equipment this winter and enjoy a comfortable home all year? We make it easy to convert and offer flexible payment options.\* We make the financing easy, so why not make the change? Apply today at:

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

\*Subject to credit approval

### WE HAVE A NEW NUMBER TO BETTER SERVE YOU!

If you are making a non-pin based purchase and are declined after-hours, there is now a *new* toll-free number to call:

**Inside the U.S.**  
**International**

**1.888.526.0404**  
**1.206.352.4954**

### SKIP-A-PAY IN JANUARY

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

### Holiday Closures

**Martin Luther King Jr.  
Day**

Monday, January 19th

**President's Day**

Monday, February 16th

### Fraud Alerts

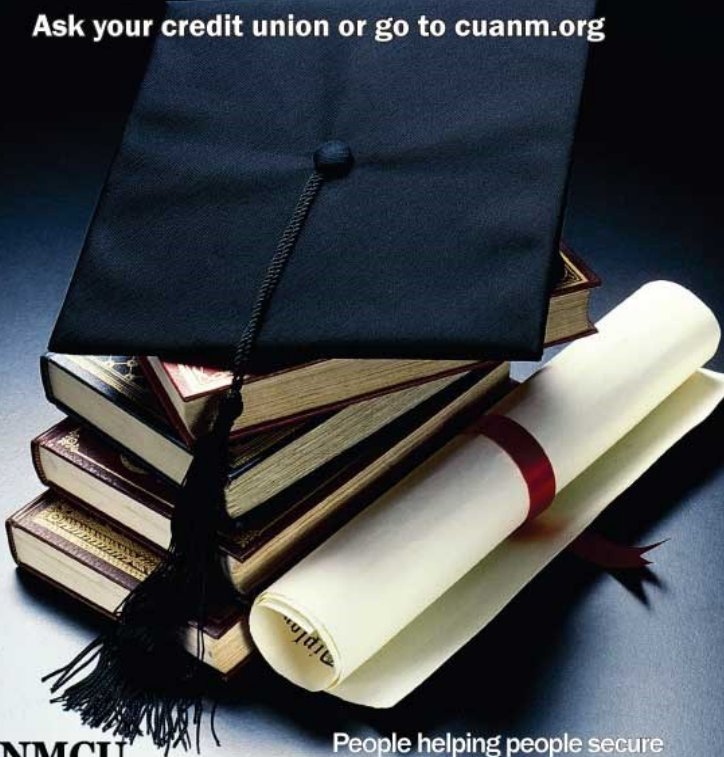
We routinely update the Fraud Alerts page on our website to make sure members are being warned about current scams. Please check the Fraud Alerts button at the bottom of any page on the site frequently.

**ON BEHALF OF THE  
CREDIT UNION, WE  
WOULD LIKE TO WISH  
EVERYONE A HAPPY  
NEW YEAR AND THANK  
YOU FOR MAKING 2014 A  
GREAT YEAR!**

# WANT TO JUMP START YOUR NEW YEARS RESOLUTION? WE CAN HELP!

## Scholarships now available

Ask your credit union or go to [cuanm.org](http://cuanm.org)



People helping people secure the future of New Mexico today.

Application deadline Friday, February 27, 2015

The New Mexico Credit Union Education Foundation does not discriminate on the basis of age, race, creed, national origin or gender.

## 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/>

**D**on't get stuck paying high interest rates this year. Consolidate your variable rate Credit Cards to a low fixed rate and save BIG! Unlike many of our competitors, we offer great rates all year and the rate will not increase the longer you own the card. You were very giving during the holiday season, now let SFCU give you some savings!

Apply online @ [www.sfcunm.org](http://www.sfcunm.org)

\*Based on approved credit



**LOVE MY CREDIT UNION REWARDS**

Members have saved over \$1 billion with Love My Credit Union Rewards.  
Start saving today at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)



### Automatic Teller (PAT)

(505) 243-3944

(800) 243-8991

### 24/7 Live Member Service

During business hours (505) 243-6751

After Hours

(800) 880-7974

### Website

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



P.O. Box 95410  
Albuquerque, NM 87199

### 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.

