



# Quarterly Newsletter

As we near the halfway point of the year, we reflect on the moments that have meant the most to us in 2023. We are so grateful for the support of our members of all ages. We are so excited to continue bringing you the best service and benefits from our family to yours.

This year we want to help your family make every moment count. We want to provide the tools for your family to succeed in their financial life. From dance classes to driver's ed to college visits, we want to help make it all happen. Let us help your family one moment at a time.

## A convenient way to manage your finances.

At SWECU, we're proud to offer our members a convenient way to manage their finances! Enroll in Text Banking and get updated on recent transactions, fund transfers, and balance information, all through text messages!

[Learn more on our website](#) ➔

**The water is calling!**

Make a splash this summer when you finance your boat with SWECU! Enjoy low, fixed rates, no hidden fees or prepayment penalties, and a lifetime of memories.

[APPLY NOW!](#)

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## Holiday Closures

**Memorial Day:** Monday, May 29

**Juneteenth:** Monday, June 19

## Download Our Mobile App!



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## Apply Today and Upgrade!

Kick your auto shopping into hyperdrive with an auto loan! You can purchase the car you want while benefiting from competitive rates and flexible terms.

Learn more on our website! [➤](#)

## Spring Into Fun!

As the weather warms up and flowers start to bloom, it's the perfect time to embrace the spirit of spring and get outdoors to enjoy some recreational activities. Whether you're looking to go on a family camping trip, take a road trip in an RV, or cruise the open waters on a boat, a recreational loan from Scott & White Employees Credit Union can help you bring your springtime adventures to life. Here are some exciting activities to consider!

1. **Camping in the Great Outdoors.**
2. **Road Tripping in an RV.**
3. **Cruising on the Water.**
4. **Exploring on ATVs.**
5. **Biking, Hiking, and More!**

From camping and road-tripping in an RV to cruising on the water, exploring on off-road vehicles, or enjoying biking and hiking, there are plenty of ways to have fun in the spring!

## Get ready to mature into being money-smart!

When you complete our free SavvyMoney program, you will understand and make good decisions about how to make, spend, and borrow money. Let us help you improve or maintain your credit score today!

Get started on our website. [➤](#)

## Save on existing credit card balances!

Attention, members! Did you know our Mastercard Credit Card can help you save on existing credit card balances? We offer low rates and no balance transfer fees! Contact our loan department today to initiate your balance transfer.

Apply today! [➤](#)

## How To Financially Prep For College

Going to college opens you up to many brand-new experiences and challenges. Striking out on your own to become a financially independent adult can be scary, especially if you don't feel prepared. Here are a few financial tips to help you feel ready to take on the world!

### Create a Budget

Creating a realistic budget is the best way to set yourself up for financial success in college. Start by making a list of daily, monthly, and yearly expenses and map out their costs. From there, you will have a solid idea of how much you will spend overall. You can also practice with your budget before you go to school to get used to the structure. Don't forget to add a little treat to your budget now and then!

### Earn Some Extra Cash

Bringing in a little extra money before your first day of class gives you an advantage for your financial future. Whether you work a summer job or start a side hustle, any additional income can help you feel secure and prepared for the next season of your life. If you're not in a place to earn over the summer, many colleges offer work-study programs, so you have a steady income throughout the school year.

### Build Your Credit

Your credit score will stick with you throughout your life, so it's smart to start building it early. Going into college with a good credit score will open plenty of opportunities for you. You can start building your credit by opening a secured credit card. Owning a secured credit card is like putting training wheels on a regular credit card, so there is less room for error. If opening a credit card yourself seems too intimidating, you can become an authorized user on your parent or guardian's credit card.

Unlock your dream home  
with a Home Loan from  
Scott & White Employees  
Credit Union!

APPLY TODAY



### *SWECU Privacy Policy Notice*

SWECU is owned by its members and run by a board of directors you elect. You can be confident that your financial privacy is a top priority of the credit union. We are required by law to give you this notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (254) 778-3199.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either services to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide to them.

### *Information We Collect and Disclose About You*

We collect and may disclose nonpublic personal information about you from the following sources:

- Information we receive from you on membership and loan applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information, you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with SWECU, we will not share information we have collected about you, except as permitted or required by law.

### *How We Protect Your Information*

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

### *Using our Secure Site*

Data on the SWECU Web servers is secure and protected. Our staff is trained to treat member information with the utmost confidentiality. SWECU keeps the user information secure via Secure Sockets Layer (SSL) and other types of encryption. This protection extends to feedback forms, product order forms and other online forms asking for personal information. Microsoft and Netscape browsers, version 4.0 and above support such security protocols.

### *3rd Party Web Site Links*

SWECU websites may contain hyperlinks to other sites created and maintained by other organizations. When you click those links, you will be leaving the SWECU Web site and viewing alternate Web sites not operated by the credit union. SWECU does not regularly review materials posted on these linked sites and is not responsible for their content. SWECU does not represent either the third party or the member if the two enter into a transaction. Privacy and security policies may differ from those practiced by SWECU. Any decision of the Web site visitors to view any of the linked Web sites is at their own risk.

### *Privacy Policy Statement*

If you have any questions about our organization, our privacy policy statement or our practices, please contact SWECU via mail or telephone.

Scott & White Employees Credit Union  
P. O. Box 246  
Temple, Texas 76503  
(254) 778-3199

### *Corporate Documents*

Any member wishing to inspect the Credit Union Charter, Bylaws, Financial Statement, IRS Form 990, Annual Audit, or Annual Report should contact the Credit Union CEO through one of the means indicated below.

Celeste Kaylor, President/CEO  
Scott & White Employees CU  
P. O. Box 246  
Temple, Texas 76503  
Phone - (254) 778-3199  
Fax - (254) 778-0285  
Email - Celeste.kaylor@swecu.org

### *Complaint Notice*

If you have a problem with the services provided by this credit union, please contact us at:

Scott & White Employees Credit Union  
2401 South 31st Street Temple, TX 76508  
Mailing - P.O. Box 246 Temple,  
Texas 76503-0246  
Phone: (254) 778-3199 or (254) 724-2776  
Fax: (254) 778-0285 or (254) 655-5155  
Email: swecu@swecu.org

The credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the:

Texas Credit Union Department  
914 East Anderson Lane Austin, Texas 78752-1699  
Phone - (512) 837-9236 | Fax - (512) 832-0278  
Website: www.cud.texas.gov  
Email: complaints@cud.texas.gov