



Quarterly Newsletter

As we approach the end of our fiscal year, we want to thank you for your membership at Scott & White Employees Credit Union. This year has been one for the books. Not only have we grown in memberships, but we have grown as a community as well. We could not have done it without the continued support from our SWEUCU family.

Over the course of this past year, we witnessed a community come together to overcome immense hardships. While the road ahead may still be uncertain, we know there is no obstacle we cannot conquer together. We will continue to adapt with each change to meet our member needs and are actively working to put financial support back into the community that has given us so much.

On behalf of SWEUCU, thank you. We will continue to strive to be the primary financial institution for our members and honor a mission our community can be proud of. Please don't hesitate to contact us today to let us know how we can help you achieve your financial goals. Let's end the year strong!

Join us as SWEUCU hosts a food drive! Donations can be dropped off from Nov. 1 - Nov. 19 at the credit union. We will then be delivering them to the local food bank!



Holiday Skip-A-Pay
 Ready to knock out that holiday shopping? Skip-A-Pay this season and spend a little more on the ones you care about!
Amount decreased to \$15.00 (savings of \$10.00)
 Valid until 12/31/2021

'Tis the season for a Holiday Loan!
 • Amounts up to \$2,000
 • Rates as low as 5.00%
 Valid until 12/31/2021
 APPLY TODAY

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Holiday Closures

- Columbus Day
October 11, 2021
- Veterans Day
November 11, 2021
- Thanksgiving
November 25, 2021
- Black Friday
November 26, 2021
- Christmas Eve
December 24, 2021
- New Year's Eve
December 31
- New Year's Day
January 1, 2021





Auto Refinance Made Easy!

At SWECU, we make refinancing your auto loan a breeze. Drive into winter stress free when you refinance with us!

Visit our website to learn more!



Start your at-home projects off right this winter with a SWECU Mortgage Loan! We offer low down payments, fast and easy approval, and much more!

Learn more on our website! ➔

Tip of the Quarter!

Your FICO® scores help lenders determine the credit risk associated with loaning you money. The higher your score, the lower your risk. Here are 10 easy ways to keep your credit score strong this holiday season:

1. Complete credit card applications carefully
2. Choose your credit cards wisely
3. Use your credit cards responsibly
4. Try to pay your credit card balance in full each month
5. Pay your bills on time
6. Contact your creditors if you have trouble paying bills
7. Let your creditors know about a new address ASAP
8. Report lost or stolen credit cards immediately
9. Check your credit report periodically
10. Establish a consistent work history

Check out SavvyMoney for more great tips! ➔

'Tis the Season for Scammers

The holiday shopping season is just around the corner. While you're busy hanging lights and tossing tinsel, scammers are looking for ways to catch you off guard. Watching for common scams can help keep you and your money safe and put scammers on the naughty list.

IRS Impostor Scam

You get a call from someone who says she's from the IRS. She says that you owe back taxes and threatens to sue you, arrest or deport you, or revoke your license if you don't pay right away. She tells you to put money on a prepaid debit card and give her the card numbers. The caller may know part of your Social Security number. And your caller ID might show a Washington, DC area code. But is it really the IRS calling?

No. The real IRS won't ask you to pay with prepaid debit cards or wire transfers. They also won't ask for a credit card over the phone. And when the IRS first contacts you about unpaid taxes, they do it by mail, not by phone. So now what?

Stop. Don't wire money or pay with a prepaid debit card. Once you send it, the money is gone. If you have tax questions, go to irs.gov or call the IRS at (800) 829-1040.

Phony Charity Donation Requests

Imagine you pick up the phone and hear a recorded message, robocall, or a live person selling something. Maybe it's not who your caller ID said it was. It's frustrating, and you just want it to stop.

Recorded sales calls are illegal unless you give a business written permission to robocall you. If your number is on the Do Not Call Registry, you're not supposed to get any sales calls — live or recorded. But scammers ignore the rules about when and how they can call you.

Scammers can use technology to make their calls look like they come from anywhere: the IRS, a business you know, a neighbor, or even your own number. Because phone numbers can be faked, you can't trust your caller ID. So now what?

Hang up. Don't press a number. Just hang up the phone on unwanted calls. Consider call-blocking services to reduce the number of unwanted calls you get. Ask your phone carrier about call blocking and read expert reviews about your options. Learn more at ftc.gov/calls.

Source: ftc.gov/PassItOn

Earn a \$100 cash reward from Love My Credit Union Rewards when you buy a vehicle from Carvana!*

*Valid only for Carvana purchases through LoveMyCreditUnion.org.



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