



SCOTT & WHITE
EMPLOYEES CREDIT UNION

Fall Q4 | 2023

Quarterly Newsletter

As the CEO of Scott & White Employees Credit Union, I'm grateful for your support. Looking ahead, we aim to enhance your banking experience with cutting-edge digital solutions. Our goals are to simplify financial transactions and provide user-friendly tools for easy account management.

Your unique financial goals matter to us. Our dedicated team is ready to assist you with a diverse range of competitive products, from savings to investments. We want to remind you that your feedback is vital as we strive for continuous improvement. We are eager to exceed your expectations and hear your thoughts.

Thank you for being a valued member. We are honored to be your financial partner and look forward to serving you.

Secure your dream home

Our home mortgage solutions offer you competitive *rates and personalized guidance.

FIND THE PERFECT MORTGAGE THAT FITS YOUR NEEDS



Smart Holiday Shopping Hacks for Savvy Shoppers

This holiday season, arm yourself with shopping strategies to ensure joyful celebrations without breaking your budget. Start by creating a detailed shopping list to avoid overspending. Consider using cash or a debit card to avoid credit card debt. Begin your shopping early to take advantage of sales, and always compare prices to snag the best deals. Don't forget

the value of homemade gifts for that personal touch. If you have rewards or cashback options through your credit union, make the most of them. Lastly, stay vigilant while shopping online and explore options like potluck dinners to share expenses. With these holiday shopping hacks, you can revel in the festivities without the financial stress. Happy holidays!

Take control of your finances

Experience the power of financial flexibility with our credit card by setting up alerts, accessing e-Statements, and ensuring added security through Mastercard SecureCode®.

TAKE THE FIRST STEP



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Holiday Closures

Indigenous Peoples' Day: Monday, October 9

Veterans Day: Monday, November 11

Thanksgiving Day: Thursday, November 23

Black Friday: Friday, November 24

Christmas Day: Monday, December 25

New Years Day: Monday, January 1



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Elevate Your Home with Our Home Improvement Solutions

As the holiday season approaches, many of us look forward to spending quality time at home with loved ones. This year, why not make your home even more inviting and comfortable? We understand that your home is more than just a place; it's where cherished memories are made. Whether you're planning a cozy holiday gathering or want to enhance your living spaces, explore how our home improvement solutions can help turn your vision into reality. With competitive rates and flexible terms, you can finance that kitchen renovation, bathroom upgrade, or any other project that will make your home shine. Create the perfect ambiance for your holiday celebrations and enjoy the benefits long after the season is over. Contact us today to explore how our Home Improvement Solutions can transform your home into the perfect backdrop for your holiday memories. Let's make this holiday season truly special – right at home!

Build Your Credit with Loans: A Smart Financial Move

Credit is an essential financial tool that impacts everything from securing a mortgage to getting a credit card with attractive rewards. Consider taking out a credit-builder loan from us to boost your credit score. These loans can help you establish or improve your credit history. By making timely payments, you demonstrate responsible financial

behavior, which can lead to a higher credit score over time. Plus, with our guidance and support, you'll not only enhance your creditworthiness but also gain access to better financial opportunities in the future. Building credit with loans is a smart move that can open doors to lower interest rates, improved loan terms, and a brighter financial future.



Achieve Your Financial Goals

Our SavvyMoney Program is your key to financial empowerment, offering valuable tools and resources to help you make informed decisions about your finances. With SavvyMoney, you can access your credit score, receive personalized financial tips, and gain the knowledge you need to achieve your financial goals.

Stay Safe While Shopping Online

In the digital age, online shopping offers unmatched convenience but poses potential risks to your personal and financial data. Safeguard yourself during this holiday season with crucial cybersecurity advice. Stick to secure websites with 'https://' and padlock symbols in the URL, create strong passwords, and be cautious of phishing attempts via emails and messages. Keep your software

updated, activate two-factor authentication, and avoid public Wi-Fi for shopping. Regularly review your financial statements, choose trusted retailers, log out of accounts, and use credit cards for online transactions due to their enhanced fraud protection. Following these guidelines ensures a secure online shopping experience, granting you peace of mind as you make your digital purchases.

Plan Ahead With Savings Accounts

When it comes to securing your financial future, planning ahead is the key. A savings account at your credit union can be your trusted companion in this journey. It's more than just a place to store your money; it's a financial tool that helps you build a safety net, achieve your goals, and prepare for the unexpected. Whether you're saving for a dream vacation, a new home, or an emergency fund, our Savings Accounts offer competitive interest rates and peace of mind. With easy access to your funds and our support, you can confidently plan ahead and secure your financial well-being. Start saving today, and let your credit union help you turn your financial goals into reality.

Invest wisely and secure your financial future with our Share Certificates. Choosing from terms tailored to meet your specific financial goals.

[LEARN MORE](#)



Empowering Your Financial Journey

Financial education is the compass that guides you toward a secure and prosperous future. We believe that knowledge is the foundation of sound financial decisions. That's why we offer a range of resources to help our members build essential financial skills. From understanding the basics of budgeting and saving to more advanced topics like investing and retirement planning, our commitment to financial education empowers you to take control of your financial well-being. Whether through workshops, online courses, or one-on-one consultations, we can provide the knowledge and guidance you need to make informed choices, reach your goals, and secure a brighter financial future. Financial education is not just about managing money; it's about building a path to financial freedom. Let's work together to unlock your full financial potential.

'Tis the season of giving, and we're spreading holiday cheer with our Christmas Giveaway! Follow us on social media to unwrap the magic of each day's surprise and discover how to enter for a chance to win exciting prizes.



How to Avoid Holiday Scams

As the holiday season approaches, safeguarding your finances from scams is crucial. Be cautious of unsolicited emails or messages and verify the sender's legitimacy before clicking links or sharing personal information. Use secure payment methods like credit cards or trusted platforms, and steer clear of wire transfers or sharing financial details over the phone. Verify the authenticity of charities before donating, as scammers often exploit the season of giving. Stay informed about common scams, enable two-factor authentication, monitor your accounts, and educate your loved ones to ensure a safe and joyful holiday season.

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