

SWEETWATER

FEDERAL CREDIT UNION



2611 Foothill Blvd.
Rock Springs, WY 82901
(307) 382-2227

www.sweetwaterfcu.coop

Convenient Hours
Lobby: Monday – Friday, 9 am – 5 pm
Drive up: Monday – Friday, 8 am – 6 pm

December 2020 Newsletter

In this issue:

- Annual Meeting
- Credit Card Updates
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- Yearly Reminders & Updates

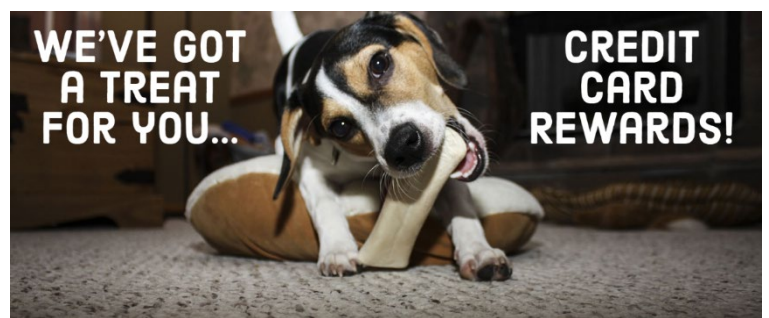


Please join us this year for Sweetwater FCU's 61st Annual Meeting!

The meeting will be held February 23, 2021 at 6:30pm at SFCU. We will provide food and beverages for our guests. All members, their families, and friends are encouraged to attend! Don't forget, attending the meeting is your chance to vote for the appointment of two individuals to SFCU's Board of Directors. This is also a great opportunity to get to know your Credit Union staff and volunteers, and to make your voice heard. We love hearing from our members what products and services they use most, and what they would like to see us offer in the future. We hope to see you there!

Exciting Additions to Our Credit Card Program!

We are excited to announce that we are making some enhancements to our credit card in 2021! We will be adding a rewards program to the card and offering several promotions throughout the year. Existing cardholders will not need to take any action to start receiving rewards once the program begins. Information on the rewards will be distributed to all cardholders at the start of the program.



Also, stay on the lookout for new promotions coming your way in 2021! These promotions will benefit both new and existing cardholders. Information on these promotions will be mailed to members throughout the year and be available on our website.

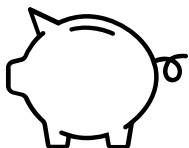
If you are interested in applying for our credit card, you can come into the credit union or download the application from our website www.sweetwaterfcu.coop under the Forms section under Member Resources.

Online Banking Resources

If you are not already taking advantage of our valuable online banking resources, now is the time! If you need help enrolling, just give us a call at (307) 382-2227.

- Apply for a loan online: quickly and securely submit a loan application through home banking by clicking on the Apps/Forms tab.
- E-Statements: get access to your statement on the first of each month rather than waiting for it in the mail. Beginning the month you enroll, you'll also have free access to your statements online for two years.
- E-Alerts: customize different types of alerts and receive them via email or text. Set up alerts for: your balance, checks that have cleared, loan payments, certificate maturity dates, transactions, and more.
- Bill Pay: set up all your bills to be automatically paid through our online bill pay system for only \$5 a month. Self-enroll through home banking today by selecting the bill pay tab.
- Reorder checks at your convenience by clicking on the Apps/Forms tab.

Piggy Bank Club



It's never too early to plan for the future! For our youth savings accounts, each deposit

of \$5 or more enters the account in a monthly drawing for a \$5 deposit and a quarterly drawing for a \$10 deposit. Stop by the credit union to set up a savings account for your kids today!

Yearly Reminders & Updates

- Don't forget to update your information with us any time it changes! It is important that we have your current contact information, especially address and phone number, in case we need to get ahold of you about your account.
- Like SFCU on Facebook to be the first to know about current promotions and Credit Union events!
- Keep your account in an active status by completing a transaction at least once a year. If your account is just for saving, ask us about options like Share Certificates that are term accounts and earn a higher dividend rate.
- Fee updates: Our **garnishment fee will be increasing to \$50.00**, and we will be adding a **paper statement mailing fee of \$1.00/statement effective February 1, 2021**. Minors age 0-17 and seniors age 55+ are exempt from the statement mailing fee. As a reminder, **e-statements are free!** For a complete fee schedule, visit our website at www.sweetwaterfcu.coop or stop by the office.

LOAN RATES

AS OF NOVEMBER 17, 2020

Loan Type	APR* As Low As OAC
New Vehicles	2.24%
Used Vehicles	3.24%
New Toys	3.74%
Used Toys	5.74%
Signature	8.50%

*APR = Annual Percentage Rate.
OAC = On Approved Credit.
Rates & Terms subject to change without notice.

Verified by
VISA



Federally
Insured
by NCUA

Sweetwater Federal Credit Union

Board of Directors:

Mike Lowell, Chairman
Rick Canterbury, Vice Chairman
David Swanson, Treasurer
Renee Dana, Secretary
Terry Marietta, Membership

Supervisory Committee:

Amy Warne, Chairperson
Carolee Lyon, Member

Staff:

Candise Taylor, President
Caroline Christiansen, C.O.O.
Karen Robertson, Loan Officer
Mary Corbitt, Teller
Kelly Silvers, Teller
Shasta Holden, Teller