

# SWEETWATER

FEDERAL CREDIT UNION



2611 Foothill Blvd.

Rock Springs, WY 82901

(307) 382-2227

[www.sweetwaterfcu.coop](http://www.sweetwaterfcu.coop)

Convenient Hours

Lobby: Monday—Friday, 9am—5pm

Drive Up: Monday—Friday, 8:30am—5:30pm

**December 2022**

## Newsletter

In this issue:

- WyHy Merger
- Thank you Sweetwater members!
- Welcome to WyHy Message
- Sneak Peak!

A graphic with a dark blue background. On the left, a hand is shown placing wooden blocks that spell out 'STRONGER'. The text 'Stronger Together' is written in large blue font. Below it, the text reads 'Your Access in Wyoming is Expanding' and 'Thanks for your support! Effective December 31, 2022 Sweetwater will be WyHy'. At the bottom right, the Sweetwater Federal Credit Union logo and the WyHy logo are displayed with an ampersand between them.

**Stronger Together**

Your Access in Wyoming is Expanding

Thanks for your support!

Effective December 31, 2022 Sweetwater will be WyHy

SWEETWATER FEDERAL CREDIT UNION & WyHy We're with you.

**It's official!** The results are in and we are pleased to announce that the membership of Sweetwater FCU has voted overwhelmingly in favor of the merger with WyHy FCU. Thank you to everyone who took the time to vote! We are thrilled with the results as 95% of all member votes cast were in support of the merger. We are excited to move forward as one unified credit union and look forward to continuing our service to our members.

**As of right now, it is business as usual.** In the coming months, we'll share regular updates as we work through the process of merging. We look forward to serving you and welcome any questions you have along the way. We will continue to update our website with new information and benefits as it becomes available, so keep checking back.

**THANK YOU**, from the bottom of our hearts, to all our loyal Sweetwater members who have helped shape this credit union for the past 62 years. It has been a pleasure to serve our community, and we are so excited that this merger will allow us to provide even better service with enhanced products. The Sweetwater spirit and integrity you all know and love will continue on as we join the WyHy family, and we will truly be **STRONGER TOGETHER!**

## WELCOME TO WYHY!

The merger between Sweetwater FCU and WyHy is official on December 31st, and it's my privilege to welcome all of the Sweetwater members!

WyHy Federal Credit Union was chartered in December 1953 for Wyoming Highway Department employees and their families. Seven members each contributed \$5 and the credit union was born... with assets totaling \$35. Those founding members believed in the Credit Union philosophy of "People Helping People" and to consider each member's situation individually and provide prompt financial advice to help members manage their finances. Although WyHy has grown significantly since 1953, our philosophy is still the same- Our "We're with you" tagline is more than just three simple words – it encompasses the principles we live by to serve our members and the community.

The partnership of our two credit unions means you will have access to more of the things you want and need. You'll have more branch locations, expanded product offerings, and access to new technology. You will be able to take advantage of the diverse line of WyHy financial products and services. For additional information about WyHy, visit the website at [www.wyhy.org](http://www.wyhy.org).

We are committed to making this transition as smooth as possible and appreciate your patience and support during the conversion. If you ever have any questions, please feel free to reach out and ask!

Thank you again for your support. We look forward to our new partnership and the opportunity to serve all your financial needs with the exceptional service you've come to expect and deserve.

We're With You!



Bill Willingham  
President/CEO



## SNEAK PEAK!

If you haven't already heard, here is a preview of some of the enhanced products and services coming your way in 2023:

- Online/over the phone account opening & loan origination
- Instant issue debit cards
- DocuSign for electronic signatures
- Contactless debit & credit cards
- Wider variety of loan, savings, and checking products, plus more competitive rates
- ITM (Interactive Teller Machine)
- Enhanced mobile and online banking (Remote Deposit & Zelle)
- Digital Wallet
- Online loan payments with Visa, Mastercard, & Discover cards
- Access to the CO-OP ATM network
- Quarterly FICO credit score
- ACH origination
- 24/7 telephone customer service
- Financial counseling

## LOAN RATES AS OF DECEMBER 1, 2022

Loan Type	APR* As Low As, OAC**
New Vehicles	4.24%
Used Vehicles	4.74%
New Toys	5.99%
Used Toys	7.99%
Signature	9.50%

\*APR=Annual Percentage Rate

\*\*OAC=On Approved Credit

**RATES & TERMS SUBJECT TO CHANGE WITHOUT NOTICE.**

### Sweetwater Federal Credit Union

#### Board of Directors:

Mike Lowell, Chairman  
Rick Canterbury, Vice Chairman  
Renee Dana, Secretary  
Terry Marietta, Member  
Brad Bell, Member

#### Supervisory Committee:

Amy Warne, Chairperson  
Angela Salazar, Member  
JT Larson, Member

#### Staff:

Candise Taylor, President/CEO  
Caroline Christiansen, COO  
Karen Robertson, Member Loan Rep  
Mary Corbitt, Member Loan Rep  
Kelly Silvers, Member Operations Rep

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INSURED  
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