

# 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

**September 2022**

## Newsletter

In this issue:

- WyHy Merger
- International Credit Union Day
- Skip A Pay
- Annual Privacy Notice



Sweetwater’s Board of Directors and Leadership are excited to announce the NCUA has approved Sweetwater’s merger with WyHy pending a vote of our membership! The Sweetwater Board encourages all eligible members to vote “Yes” on the merger ballot. We’re sure that you have questions, and we certainly want to be open and transparent. We will have more information regarding the merger and how you can vote very soon.

As always, our members are our top priority, and we feel confident that this merger will truly strengthen the credit union and allow our members to access a multitude of enhanced products and services!

### International Credit Union Day

On October 20, 2022, SFCU will join over 56,000 credit unions around the world to celebrate International Credit Union (ICU) Day®. The theme of ICU Day 2022 is “Empower Your Financial Future with a Credit Union.” ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being. Credit unions were built on the principle of “people helping people.” We’ve seen that philosophy in action for more than 100 years, with credit unions providing access to affordable financial products and striving to meet the needs of underserved communities. SFCU is honored to be a part of this proud tradition. SFCU invites both members and nonmembers to visit the office and celebrate this day. International Credit Union Day® is brought to you by Credit Union National Association and World Council of Credit Unions. This year’s event is proudly sponsored by Zogo. Learn more at [cuna.org/icuday](http://cuna.org/icuday). We will have food and beverages available all day, and we hope to you all on this special day!



Apply to skip your next loan payment! For a small \$30 fee, you could skip your next loan payment and have some extra money in your pocket for the holidays. Stop by the credit union and fill out an application today! All applications subject to approval. Must be member in good standing. 2 skip pays allowed per life of loan. Not applicable to open-end loans. Fee may be paid in advance or added to your loan balance. Payment will be deferred to the end of your loan and may extend the maturity date. Interest will continue to accrue.

### Privacy Notice to SFCU Members:

Sweetwater Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about the parties who receive personal and sometimes non-public information from us as we conduct the business of the credit union.

### Information We May Collect and Disclose About You:

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

- Information we receive from you on applications and other forms
- Information about your transactions with us
- Information we receive from a consumer reporting agency

We may disclose all the information we collect, as described above, as permitted by law.

### We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as insurance companies.
- Non-financial companies, such as consumer reporting agencies, data processors, check/share draft printers, plastic card processors, and government agencies.
- Marketing, to offer our products & services to you.

In order for us to conduct the business of the credit union we may disclose all of the information we collect, as described above, to other financial institutions with whom we have joint marketing agreements, to other companies that perform marketing services on our behalf, or to nonaffiliated third parties for the purposes of processing and servicing transactions that you request or authorize, so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under 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, and follow your instructions as you authorize, or protect the security of our financial records.

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 to other third parties.

### How We Protect Your Information:

Access to nonpublic personal information (NPPI) is restricted to only those employees and volunteers (Board of Directors and Supervisory Committee) who need access to conduct business. Employees are trained on the importance of confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations. We also want to remind members that you should not post NPPI on any of your social media sites to help reduce the risk of social engineering and identity theft. If you have questions regarding this notice, you may contact us at (307) 382-2227.

## LOAN RATES AS OF SEPTEMBER 1, 2022

Loan Type	APR* As Low As, OAC**
New Vehicles	2.24%
Used Vehicles	2.74%
New Toys	3.74%
Used Toys	5.74%
Signature	7.50%

\*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

FEDERALLY  
INSURED  
BY NCUA



Verified by  
**VISA**