



Be sure to use your Credit Union for all your financial needs.

- Loans
- Online Banking
- Mobile Banking
- eStatements
- eAlerts
- Online Check Images
- Checking Accounts
- ATM/Debit Cards
- Kid's Accounts
- Savings/Certificate Accounts
- Direct Deposit & Payroll Deduction

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[Member Connection]

Chip and PIN (EMV) - Coming Soon to your Debit Cards

The Credit Union expects to begin offering chip-enabled debit cards during the last quarter of 2016. We will NOT be performing a mass reissue for all of our cardholders. Instead, as existing debit cards expire, a chip-enabled debit card will be ordered. If you would like a chip-enabled card before your current card expires, please let us know and we would be happy to order you a new one. Please be advised that a \$10 fee per card will be charged to your account for each card ordered (this fee has not changed).

What is a Chip Card?

A chip card is a standard-size plastic debit or credit card that contains an embedded microchip as well as a traditional magnetic stripe. The chip encrypts information to help increase data security when making transactions at terminals or ATMs that are chip-enabled.

Are chip cards secure?

Yes. Chip technology has been around for over two decades and is already the security standard in many countries around the world. When purchases are made using the chip feature at chip-enabled terminals, the transaction is more secure because of a unique process that is used to determine if the card is authentic. Every transaction is unique. This makes the card more difficult to counterfeit or copy. **Remember, if you notice any suspicious activity on your account, notify us immediately.**

How does the chip card work?

During the transition to chip, you can swipe your card as you normally would and follow the prompts. If the terminal is chip-enabled, it will prompt you to insert it instead. These basic steps will help ensure successful transactions (Think of it as "Chip and Dip!"):

1. Insert your card with the chip toward the terminal, facing up. Do not remove until prompted.
2. Provide your signature or PIN as prompted by the terminal. Some transactions may not require either.
3. When the terminal says the transaction is complete, remove your card.

Stay tuned for more information in the coming months and check out this informative website: gochipcard.com.

Please Excuse our Dust



We will begin remodeling our office during late July and early August. Our plan is to have as little disruption during business hours as possible, but we ask you to be patient with us during the construction. We are excited to see the results of this much needed remodel!



Home Equity Line of Credit

Have you been thinking about completing that...

- Landscaping project?
- Large home repair ?
- Air conditioning installation?
- Summer vacation?
- School shopping?
- FILL IN THE BLANK?

Our Home Equity Lines of Credit could be the answer! With rates as low as 3.75% APR*, you might just be able to check those items off your list. Call Becca at 970-382-3069 for more information.

* APR = Annual Percentage Rate

Shred Day

We will have a document shredding company at the office on Wednesday, August 3rd from 1pm to 3pm. Each member is allowed to bring up to three boxes of documents to shred. So, start cleaning out those files now and join us on August 3rd!



[Holiday Closures]

July 4 in observance of Independence Day
September 5 in observance of Labor Day
October 10 in observance Columbus Day

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