



**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 ]

## Fall is Here and It's Time to Buy a New Car!

**We are partnering with Tru Auto Deals for the month of October!**

Check out Tru Auto Deals' inventory and come next door to see us for great loan rates! You will have the chance to play auto loan roulette, so apply for a loan and give it a spin to see what percentage off the normal rate you win!

**Our Auto Loan Rates start as low as 1.99% APR\* and we'd love to help get you on the road without busting your budget!**

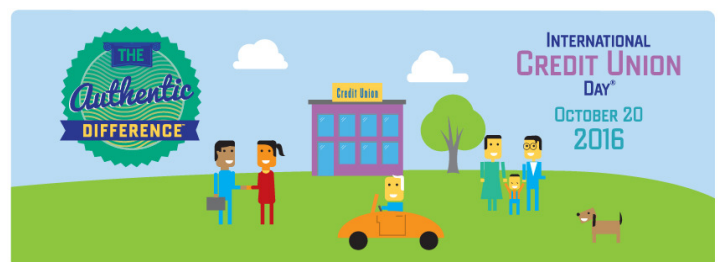
Call Rebecca at (970) 382-3069 or Ashleigh at (970) 382-3074 for more information on how you can take advantage of this great offer!

\*Annual Percentage Rate. You must establish membership in order to qualify for this promotion and pay a loan application fee (\$6-\$20 per signer) and loan processing fee (\$30 collected at closing). Subject to credit qualifications and cancellation at any time. No refinances of current Southwest Colorado Federal Credit Union loans are allowed.

## International Credit Union Week: Oct 17-21

International Credit Union Day is Thursday, October 20, and we decided a day just wasn't enough! Stay tuned for an entire week of fun, tasty treats and awesome door prizes. We will also be launching our Credit Unions for Kids fundraiser for Children's Miracle Network Hospitals—you can bid to win a \$250 Strater Hotel gift card with proceeds benefiting the Children's Hospital!

Door prizes from Durango Joes Coffee, Candelaria Spices, Rochester Hotel, Sixth Street Hair Salon, Gardenswartz and



many more will be raffled. To enter for the door prizes, simply drop your name in the raffle jar (membership not required)!

## Effective Immediately

No animals will be allowed in the Credit Union lobby or near door entrances except for service animals that are individually trained to do work or perform tasks for a person with a disability. We appreciate your cooperation and make sure to get a dog treat from the teller line to take to your furry friend!

## The Authentic Difference

Why do over 217 million people worldwide choose credit unions? Because credit unions have a "people-first" philosophy that impels them to constantly improve the communities and lives of their members. On October 20, 2016, join credit union members around the globe in celebrating International Credit Union Day® and experience the credit union difference. Visit us at Southwest Colorado Federal Credit Union and celebrate with your fellow member owners (more info on page 1)!



## EMV (Chip and PIN) Cards are Scheduled to be Sent During Late October

**If your VISA Debit Card is expiring soon, you may be receiving an EMV (Chip and PIN) card as a replacement. Keep an eye out for these new security features.**

### 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. Always sign the back of your card, immediately, upon receipt.
2. Insert your card with the chip toward the terminal, facing up. Do not remove until prompted.
3. Provide your signature or PIN as prompted by the terminal. Some transactions may not require either.
4. 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](http://gochipcard.com).



### [ Holiday Closures ]

**October 10** in observance Columbus Day  
**November 11 & 12** in observance Veterans' Day  
**November 24** in observance Thanksgiving Day  
**December 24 & 26** in observance Christmas Day

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