

TXT BANKING

cool. fast. easy.

Online Banking

ACCOUNT ALERTS!!!

Checking & Debit Cards

Personalize your PIN number

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BILL PAY BILL PAY BILL PAY
BILL PAY BILL PAY BILL PAY
BILL PAY BILL PAY BILL PAY

e-Statements
direct deposit
payroll deduction

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NCUA



CHAIRMAN'S REPORT

Southwest Heritage New President/CEO

Southwest Heritage Credit Union is proud to announce the appointment of its new President/CEO Ronny Haynes.

Ronny Haynes joined the Southwest Heritage Credit Union family in 2006 to originate and manage Real Estate and Member Business Lending and later became Vice President/Business Loan Officer. Originally from Odessa, he has a firm understanding and commitment to the community and recognizes the value of Southwest Heritage Credit Union and its membership. He has been involved with several charitable organizations including the Optimist Club of Odessa where he served as President. He also served as Secretary to the Governor of the North Texas District of Optimist Club International. Some of the other charitable organizations include MDA, Junior Achievement, and the Texas PTA. He is also a graduate of Leadership Odessa.

Scholastically, Ronny graduated from Permian High School and then from the University of North Texas in 1980. He began his career in the financial industry in 1984 and has since held various positions gaining invaluable experience. Adding to this experience is his current enrollment in Southwest CUNA (Credit Union National Association) Management School working on his third and final year.

When asked about the upcoming transition and his goals for the Credit Union, Ronny expressed great enthusiasm and confidence. Growth while maintaining our integrity is the highest priority. He is committed to upholding the credit 501623 union premise of "People Helping People", and feels strongly about Southwest Heritage Credit Union becoming each member's Primary Financial Institution.

Because we are a not for profit, member owned financial cooperative, we can offer the same products and services that larger financial institutions offer at little or no cost to the member. Increased member usage of our products and services enables us to offer greater, more advanced products and services, as well as lower rates on loans and higher rates on dividends. Ronny is very adamant about maintaining the strength and integrity of the Credit Union you have come to know and trust. Feel free to come by and meet Ronny when you have the time. He will be sitting in the "BIG Office"!

Fred Ray

THINGS YOU SHOULD KNOW!

About some of the FREE Products & Services from Southwest Heritage Credit Union

TXT Banking

What is it? Text Banking is a new service being offered at Southwest Heritage. It allows you to make transfers, payments, check your balance, account history and more. The transactions that you make using text banking are real-time and effective immediately, and you can make those transactions anytime from anywhere. This service is free from Southwest Heritage; however, standard messaging rates from your wireless provider still apply.

How do I get started? First you must sign up for online banking on our website www.southwestheritagecu.com. Click TXT Banking on the left hand menu and follow four simple steps.

- Step 1. Enter Cell Number – Here you must enter the cell phone number you will use to access text banking, as well as the cell provider.
- Step 2. Enter the Code – After you enter your phone number from step one you will receive a 4 digit code by text. You will enter this code in the activation code field in step 2 of the sign up process. Then reply to the text entering the word ALLAS in the body of the text. Follow the instructions and click continue.
- Step 3. Choose PIN – Here you will select a PIN number (4 to 9 characters – alpha numeric only)
- Step 4. Done – This page gives you the codes you will need to know as well as instructions on how to use the service.

The address you will text to each time is shwcu@cutxt.com

Also, you must leave a space between the code and your PIN number or it will send you an invalid response error.

You can pick up a card that has all of the text codes at either location in Odessa.

Online Banking

What is it? Online Banking is an online interface that allows you to look at your account/s in detail. You can view cleared checks and debit card transactions as well as download transactions to save or print, make transfers, payments, and sign up for additional services. It is free and can be accessed anytime, 24 hours a day. In addition, the transactions made through online banking are real-time and can be seen immediately.

How do I get started? Visit www.southwestheritagecu.com and click the link in the upper right-hand corner that says Online Enrollment. Fill out the secure application and click 'submit form'. You will receive an e-mail giving you instructions to complete the process.

Account Alerts

What is it? Account alerts is a service that allows you to setup alerts you can receive by e-mail or by text that notify you about the status of your account, activity on your account, or even when a payment is due. You choose the parameters of the notifications, such as notify me if my balance drops below \$125.00, and setup as many alerts as you would like – all free!

How do I get started? 503810 Login to online banking at www.southwestheritagecu.com. Click Account Alerts on the left-hand menu then select what type of alert you would like to setup, enter your parameters, your e-mail address and/or cell phone number and wait for your alert. **Please note that alerts are sent once per day at approximately 6:00 a.m.

Bill Pay

What is it? Bill Pay is a free service that allows you to schedule one-time or recurring payments to various payees. The payments are made directly from your SWHCU account. You can make changes anytime, and view, search, or print your payment history.

How do I get started? First, you must have an active checking account. If you don't, please visit one of our two locations in Odessa and open a FREE checking account. Then, visit www.southwestheritagecu.com and click Online Services, then Bill Payment. Click the Quick Link that says Bill Payment Enrollment and fill out the form.

Coming Soon!

61st Annual Meeting

Date: Saturday, April 10, 2010

Time: 5:00 p.m.

Location: Ector County Coliseum - Barn G

Join us for food, fun, fellowship and terrific prizes!

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Rates as low as 504841

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When you read your newsletter, you could WIN \$10.00. If you find your account number somewhere in the newsletter, call us and we'll put \$10.00 into your account.
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Chief Operations Officer
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Di Cruz.....Branch Manager

*These terms are expiring as of the Annual Meeting. Anyone wanting to run or apply for a position on the board should contact a member of the nominating committee. The term of the position is three years.

HOURS OF OPERATION

DRIVE-THRU: Mon.-Fri. 7:30 a.m. until 5:30 p.m.
Saturday 9:00 a.m. until 1:00 p.m.
LOBBY: Mon.-Fri. 8:30 a.m. until 5:30 p.m.
TWO LOCATIONS TO SERVE YOU
2809 J.B.S. Parkway 930 West University
(432) 367-8993 (432) 580-7108

2010 Holiday Schedule:

Date	Day Closed	Holiday
Jan 1	Friday	New Year's Day
Jan 18	Monday	Martin Luther King Jr.
Feb 15	Monday	President's Day
May 31	Monday	Memorial Day
July 5	Monday	Independence Day
Sept 6	Monday	Labor Day
Oct 11	Monday	Columbus Day
Nov 11	Thursday	Veteran's Day
Nov 25	Thursday	Thanksgiving Day
Nov 26	Friday	Drive-thru only open
Nov 27	Saturday	Drive-thru only open
Dec 24	Friday	Christmas Eve
Dec 25	Saturday	Christmas Day
Dec 31	Friday	Close at 3:00 p.m.