

As of November 1, 2026, please note the following changes to be aware of:

- 1) Dividends will no longer be paid on a monthly basis, but will be paid quarterly with the first dividend posting December 31, 2026.
- 2) If you currently have a savings account with a suffix-2 savings number, that will change to a suffix-5 account number.
- 3) The new minimum balance in your Main Share account will be lowered from \$25.00 to \$5.00.
- 4) As of October 1, 2026, SWCFCU will no longer cash in Savings Bonds.
- 5) As part of Enrollment of the your account set up on the mobile/website, the 4-digit pin number will be the last 4 digits of the primary account holder's Social Security Number.

Christmas Club Checks

Changes in Christmas Club disbursements - **the transfer to savings will happen on October 1, 2026. You will need to contact the credit union by September 18 to get a check in the mail instead of the transfer.**

Statements

All accounts will receive a final printed statement in the mail for the month of October. Please keep this statement with your records. For those members that have E-Statements, be sure to download all prior statements in your e-statement history. **You will not have access to these after October 28, 2026.**

ATM Information

The ATM located at the SouthWest office at 213 Pine Street will be shut down at 1:30pm on October 5, 2026. **The ATM is scheduled to go live on Wednesday, October 8, 2026 as West Aircomm FCU.** The exact time is unknown.

Member Bill Payment

Unfortunately, we cannot convert your bill payment in our system. **Once you set up your West Aircomm FCU online/mobile banking accounts on November 2, 2026, you will need to input all bill payments in again.** For the inconvenience, West Aircomm will give you a gift card after you input!

Your bill payment information cannot be transferred. Bill Pay will be shut down at 2:00pm on October 28, 2026. The last day bills will be processed with SouthWest Communities FCU is October 28, 2026. **Any bills with a processing date after October 28 WILL NOT PROCESS. All bill pay payees and information must be reentered after you set your account up on the West Aircomm FCU home/mobile banking.** For help, call 724-775-6640.

VISA Credit Card Information

The change over for the classic and platinum VISA credit cards will not take place until early 2027. You will continue using your SouthWest VISA credit card until this part of the conversion is completed. You can manage your credit card directly through the credit card company's website at www.eZcardinfo.com.

You will receive updated information as this part moves forward. Please be sure to read the messages on your credit card statement. You will receive a new West Aircomm FCU with new numbers in the mail at that time. **Please be sure to use all rewards points on your SouthWest card prior to the changeover. Any unused points will be surrendered.**

Electronic Services

You will be required to download the West Aircomm FCU mobile app from your phone's app store or visit their website at <https://www.westaircomm.com>. You will be required to set your account up again on their site. **When the system asks you for your 4-digit pin, it will be the last four digits of the primary member's social security number.**

- **Mobile Deposit will be shut off at 2:00pm on Wednesday, October 28, 2026.**
- **External Transfer will be shut off at 2:00pm on Wednesday, October 28, 2026.**
- **Home Banking will be shut down at Noon on Friday, October 30, 2026. Just as a reminder, be sure to download your e-statements prior to this, as they will no longer be available. There will be no access to your account online or on the SWCFCU mobile app after October 30, 2026.**

If you need any assistance setting up, please call 724-775-6640

Debit Card Information

SouthWest debit cards will no longer be active after October 31, 2026. You will receive a new West Aircomm debit card in the mail towards the end of October. **Please activate and begin using this new card on November 1, 2026.** You may activate the card when you receive, but it will not work until November 1.

Check Supply

You can continue to use your current checks for your account with SouthWest until you run out. When you reorder with the credit union, we will update your information. **If you do not order checks with us, please contact the office after November 2, 2026 to get your new routing and account numbers.**

Account Numbers

Unfortunately, some members will be getting a new account number. If you are one of these members, we will contact you by letter in the mail. If you have any ACH items, we will take care of notifying the companies on your behalf.

Office Location Information

The **SouthWest FCU Office will close at 1:00pm on Friday, October 30, 2026**, to ensure a smooth transition as we begin the changeover process. **This office will reopen at 10:00am on Monday, November 2, 2026 as West Aircomm FCU.**

The main phone number for any help after November 2, 2026, will be 724-775-6640. Members can be transferred to an employee at our office through this number. Our direct office number will remain 412-276-5379.

On November 2, 2026 and thereafter, you will have access to all West Aircomm FCU offices:

485 Buffalo Street
Beaver, PA 15009

248 Perry Highway
Harmony, PA 16037

989 Beaver Grade Road
Moon Township, PA 15108

2015 Main Street
Aliquippa, PA 15001

For hours of operation, please visit the West Aircomm FCU website at:

<https://www.westaircomm.com>

Your savings federally insured by at least \$250,000
and backed by the full faith and credit of the United States Government.

NCUA
National Credit Union Administration, a U.S. Government Agency

*Your funds are federally insured up to
\$250,000 by the National Credit Union
Administration, a U.S. Government Agency.*



*We do business in Accordance with the
Federal Fair Housing Law and the Equal
Credit Opportunity Act.*