



Established 1960

April, 2008

S.W.G. FEDERAL CREDIT UNION News

“Dedicated to People Helping People”

Corporate Branch 5241 Spring Mountain Rd.; Las Vegas, NV 89103

Mail Code LVA-450 Phone — 702-876-7229 Fax — 702-367-6678

Phoenix Branch 10851 N Black Canyon Hwy.; Phoenix, AZ 85029

Mail Code 42A-450 Phone — 602-395-4500 Fax — 602-870-7448

Tucson Branch 3401 E Gas Rd; Tucson, AZ 85714

Mail Code 360-450 Phone — 520-794-6300 Fax — 520-794-6303

Recap of 48th Annual Meeting



Congratulations to Roxann DelVecchio, Fran Huchmala, Doug Gapp, and Duane Keidel on their reelection to the SWGFCU Board of Directors. These directors have served us well in the past and will continue to do so in the future.

Jim Wunderlin, President of SWGFCU Board of Directors announced that in 2007, for the eighteenth consecutive year, your credit union again earned an excellent five star rating making it a “recommended credit union” from Bauer Financial Reports, Inc..

When you consider that U.S. Credit Unions are celebrating 99 years of credit union service and that S.W.G. Federal Credit Union recognized our 48th anniversary at our annual meeting on March 20th we are in good company



Holiday Closings 

MEMORIAL DAY
Monday, May 26, 2008



4TH OF JULY
Friday, July 4, 2008

AUTO LOAN RATES

APR effective 01/15/2008

New Auto/Truck

48 months	4.75%
60 months	4.95%
72 months	5.50%

(2008 Models)

Up to 110% of MSRP

Mileage cannot exceed 3,500 miles

Used Auto/Truck

2002 to 2007

36 months	6.00%
48 months	6.25%
60 months	6.75%

Up to 100% financing of high blue book plus options & mileage

Older Used Auto/Truck

1988 to 2001

11%

Up to 100% financing of high blue books plus options and mileage

We will not finance any

vehicle that exceeds

100,000 miles

Call Credit Union for terms

**Rates listed are based on
Payroll Deducted Payments**

I would like to reflect where we've been and where we are going for 2008. Unless you've been hibernating during 2007, you are aware of some economic tidbits that have affected all of us. Let's see ... a Sub prime mortgage crisis which led to a nationwide credit crunch, which led to tighter lending restrictions, and could possibly lead to a recession. That's just 2007. For 2008, most economists forecast little or no improvement in the real estate market, especially here locally. On the bright side, for those of us actually looking to purchase a primary or second home, this is a great time to finance a home. Prices are down and rates are low, both at the lowest levels since 2003. In addition to home rates being low, other consumer lending rates, namely new and used auto rates are also low. To that end, in the beginning of the 2nd quarter of 2008, we'll have a car loan promotion. Members will have opportunity to receive discounts upward to 1.00 % off our already low rates.

For 2008 it is my goal to maintain your loyalty and to make sure you receive the services and products you desire including...

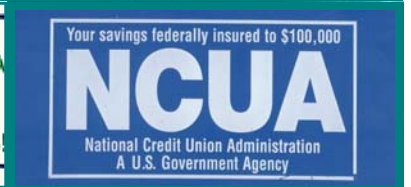
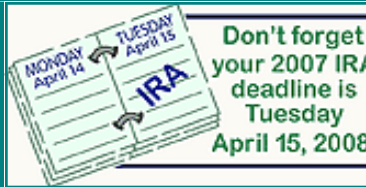
- Loan and savings products tailored to your needs and lifestyles.
- Low fees. S.W.G. Federal Credit Union charges statistically low fees for most of our services. I have received comments from our outside auditors indicating this fact. It's something the Board of Directors and I are proud of.
- Year-end Bonus Dividends and Loan Rebates
- Real people answering your calls and giving you personal services from our friendly staff.
- Branch convenience (Las Vegas, Phoenix & Tucson).

I hope your holidays were fulfilling and I'm looking forward to meeting each one of you in the near future.

Sincerely,

John Drake

S.W.G. Federal Credit Union Manager



BEST CAR DEAL STARTS RIGHT HERE

Time to replace your winter-weary wheels with a new ride? You'll get more for your money when you make the credit union your first stop. Talking with one of our loan experts will help you sort through your options.

For example, the zero percent financing offer from a dealer may sound unbeatable, but it may be to your advantage to take the rebate and finance the car with a credit union loan. Or by purchasing a previously owned vehicle instead of a new one, you duck the depreciation hit. A car can lose up to two-thirds of its value in the first three years.

Whether you buy a new car or one that's new-to-you, put yourself in the best negotiation position by getting pre-approved for the loan. But, don't show your hand until the dealer has quoted you the best price. If you reveal you have financing pre-arranged, it's likely the "best price" really isn't. That's because the dealership knows it won't be making any profit on its financing and will try to make it up on the price of the vehicle.

Your credit union wants to help you get the best possible deal on your next vehicle purchase, so stop by the CU today. Let us help you get into the driver's seat with a pre-approved loan.

SWG FEDERAL CREDIT UNION

Save Time. Save
Space. Save Money.
Save a Tree!

eStatements: The better way to get your account statement, for you and for the environment!



eStatements: The better way to get your account statement, for you and for the environment!

Join today and be eligible for the **“GO GREEN” Drawing.**

(All current **eStatement** recipients will also be eligible for the **Go Green Drawing**) Sign up and access

you **eStatements** now and on October 3, 2008 your name will be placed in a drawing for one of three (3) gift cards:

Contact your local Credit Union Branch for Details and instructions on how to sign up!

One Home Depot \$300.00 gift card

One Macy’s \$200.00 gift card

One Best Buy \$100.00 gift card



What are eStatements?

eStatements are electronic copies of your account statements that you can view, search, save and print online! They’re:

- **FAST** — **eStatements** are available online days sooner than paper statements arrive by mail
- **Convenient** — **eStatements** are archived. No need to file away paper statements: we store them for you online.
- **Secure** — Access your **eStatements** using a secure account log in. **eStatements** are not sent by e-mail or by paper to an unsecure mailbox.
- **Environmentally Friendly** — **eStatements** save paper, ultimately saving trees?

- Join the rest of our members who have already made the decision to save time, space, money and trees with **eStatements**.
- You will be able to view your statements online at any time you choose.

Drawing to be held at the Las Vegas Branch on October 3, 2008.
Sign up today so that you are eligible!



**S.W.G.
FEDERAL CREDIT
UNION**

48TH ANNIVERSARY LOAN PROMOTION

Loan on OAC* and credit conditions may apply (*On Approved Credit)

Pick the Lucky Ball

**S.W.G.
FEDERAL CREDIT UNION**

LAS VEGAS BRANCH

5241 Spring Mountain Rd
Mail Code LVA-450
Las Vegas, NV 89150

PHOENIX BRANCH

10851 N. Black Canyon Highway
Suite 100 – Mail Code 42A-450
Phoenix, AZ 85029

TUCSON BRANCH

3401 E. Gas Road
Mail Code 360-450
Tucson, AZ 85714
520-794-6300

Effective April 1, 2008 thru September 30th, 2008 if you finance a new or used auto loan with **SWGFCU** you get to pick one lucky ball to receive a chance at one of the following giveaways listed below.

A Home Depot Gift Card Worth \$50 or \$75*

Or

A Loan Interest Rate Discount of 1%**

Or

A Loan Interest Rate Discount of .25%, .50%, or .75%

*Offer good while supplies last.

**Only one 1% ball at each Branch

New Vehicles — Up to 110% Financing of MSRP on current 2008 year
Used Vehicles — Up to 100% Financing of High Blue Book on 2002 or Newer Autos
Come in and check out our Low Loan Rates at any of our 3 Branches