

# Welcome to SWACU!

This New Member Guide will ensure you can use your Southwest Airlines Federal Credit Union membership to the fullest!



Federally Insured by the NCUA

# “WHAT TO EXPECT NEXT”

Welcome to Southwest Airlines Federal Credit Union! We are so glad you have joined us and entrusted us with your finances. We hope that you will find this guide very helpful. You will find everything you need to know about setting up your account, as well as your member card located on the last page of this guide. Please store this guide in a safe location, for future reference. Welcome and please let us know if you have any questions!

1. Congratulations! You are on **Step 1** of setting up your SWACU Account!

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2. Don't forget to **fund your account** with at least \$5.00 to ensure it stays open. You can do this by depositing a check through SWACU's Mobile or Tablet Apps, Direct Deposit, or stop by a SWACU or Shared Branch Location.

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3. If you requested a SWACU Debit/ATM card, you will receive this in 7-10 business days. Don't forget to activate it!

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4. Are you a Southwest Airlines Employee? Use your member number and routing number on your account card to set up direct deposit.  
(SWA Life > About Me > My Money > Direct Deposit > Add > Enter Account Information)

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5. You will receive your PIN(Personal Identification Number) for our Telephone Banking Line, The LUV Connection.

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6. Use the instructions in this packet to sign-up for Home Banking through SWACU.org or through the SWACU Mobile or Tablet Apps.

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7. If you have an iPhone or Android, download the SWACU Mobile App through your app store. Other smartphones can access Mobile Banking through SMS Text messaging and Alerts.

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8. Enjoy features like Bill Pay, popmoney®, and Mobile Deposit through SWACU Mobile and Tablet Banking.

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9. Ensure eStatements are enabled on your Reward or Tunes Checking.

## Step 1: HOME BANKING



To enroll in **Home, Mobile, or Tablet Banking** follow the instructions below. If you have any problems setting up your account, please contact us at 800-262-5325.

1. To Register on Home Banking: go to the SWACU Website at [www.swacu.org/enroll](http://www.swacu.org/enroll)  
To Register on Mobile/Tablet Banking: Search your app store for "SWACU Mobile Banking"

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2. Click "**Enroll Now**"

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3. You will need the following information to setup your User Profile:
  - a. Account Number (Located on your new account card)
  - b. Full Name (Primary Account Holder)
  - c. ZIP Code
  - d. Email Address
  - e. Social Security Number
  - f. Birth Date (MM/DD/YYYY)

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4. You will be prompted to create a "User ID" and password.

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5. Once you have successfully created your "User ID" and password, you will be prompted to answer three security questions. These can always be changed within Home Banking, if you need to change them at any time.

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6. If you would like to remember the device you are registering on, simply press "Save" and you won't be prompted for security questions in the future.

Congratulations, you are now setup for SWACU Home, Mobile, and Tablet Banking! If you have any questions or need assistance please contact Member Services at 800-262-5325.

For FAQ's and the SWACU Home Banking User Guide, you can head over to [www.swacu.org/321LiftOff](http://www.swacu.org/321LiftOff)

## HOME BANKING FAVS



Home Banking is a useful tool for you, as a SWACU Member. Here is a list of features we thought you should know about!

- FREE Bill Pay

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- FREE Personal Financial Manager

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- Link External Account

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- FREE Bank-to-Bank Transfers.

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- FREE Account-to-Account Transfers.

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- Change your security questions yourself

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- Apply for loans

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- Open additional sub-share accounts

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- Access all accounts through a single sign-on, with proper enrollment

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- View 24 months worth of statements online for free!

## Home Banking Troubleshooting

- If you are having difficulty with Home Banking functions, locate the "Click here to Check Browser Support!" link located under the login box.

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- Make sure pop-up blockers are turned off.

If you are still having problems after these two fixes, give us a call at 800-262-5325.

## Step 2: MOBILE BANKING

Search "SWACU" in your Android or iPhone App Store to take advantage of SWACU Mobile Banking. You can also setup SMS text messaging and alerts through Home Banking or the Mobile Banking App.



- FREE Bill Pay
- Apply for a Loan
- FREE Transfers
- Check Balances
- Popmoney Payments
- Mobile Deposit
- Open Accounts
- Find SWACU Branches and ATMs

## Step 3: TABLET BANKING

You can enjoy the benefits of SWACU Mobile Banking from your tablet. The app features sending money, paying bills, viewing account balances and history, and mobile deposit!

To download the app, go to your App Store and search "SWACU".



## Step 4: MOBILE DEPOSIT

SWACU Tablet and Mobile banking offer mobile deposit. When using this feature, be sure to write "**SWACU Mobile Deposit**" underneath your signature line when you endorse the back of the check to ensure your deposit is accepted the first time!



## Step 5: BILL PAY

Pay bills through Bill Pay for FREE!

### To enroll:

1. Once in Home Banking, click on the "Payments" tab.
2. Click "Enroll", then follow the instructions.

### To add a new bill:

1. Go to the "Payments" tab.
2. Click "add a company or person to pay" and follow the instructions.  
Enter payment info



## Step 6: popmoney®

You can access popmoney® through SWACU Mobile, Tablet or Home Banking Bill Pay (if you have a checking account). All you need is the recipient's phone number or email address to send them money.

\*You must have Bill Pay to use popmoney® and a transactional fee applies.



## CardValet®

Download the CardValet App on your Android or Apple Phone and gain the convenience and comfort of control over your SWACU Debit Card.



## THE LUV CONNECTION

You can use any telephone to access your accounts through our free telephone banking system. Simply use the PIN you received in the mail and call to take advantage of all The LUV Connection offers!

1. Dial (800) 352-7424.
2. Have your account number and PIN available, as you will need these to access your account.
3. If you have not received a PIN, or cannot remember it, please contact us at (800) 262-5325.



## CHECKING



### LUV Reward Checking

This free, high-interest checking account earns a nice dividend with unlimited nationwide ATM fee refunds.

**To earn your dividend, simply complete these each month:**

- 15 SWACU Debit or Credit Card Transactions
  - eStatements\*
  - Direct Deposit or ACH Payment
- 

### LUV Tunes Checking

This free, reward-earning checking account earns \$10 in iTunes® or Amazon.com® credits every month along with unlimited nationwide ATM fee refunds.

- 15 SWACU Debit or Credit Card Transactions\*
  - e-Statements
- 

### Free LUV Checking

A simple, free and easy checking account which allows you to enjoy surcharge-free ATMs nationwide.

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### All SWACU Checking accounts offer:

- No minimum balance
  - No monthly service charges
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### Courtesy Pay for SWACU Checking

Courtesy Pay is a service that allows SWACU to pay an item presented against your checking account even if it causes the account to become overdrawn. Amounts include any overdraft fees assessed. Please note, there is a \$28 fee each time Courtesy Pay is used.

For full Courtesy Pay disclosures and FAQs, visit <http://www.swacu.org/news-and-information/publications.html>

*\*SWACU Rewards and Signature Card transactions do not qualify. Reward Checking Accounts: POS debit card transactions for LUV Reward Checking must be at least \$5.00 in order to be applied towards qualification of 15 debit card transactions per month. Paper statements are \$1.00 per mailed statement, account holders under 18 and over 65 are exempt.*

## PERSONAL LOANS



**Signature Loans**

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**Share Secured Loans**

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**Collateral Loans**

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**Lines of Credit**

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**Overdraft Protection Loans**

## VISA CREDIT CARDS



Carrying a Visa® credit card is a huge convenience. You benefit from worldwide acceptance and the security of carrying less cash.

- Platinum Visa®
- Rewards Visa® - Reward Points
- Signature Visa® - Reward Points and Cash back

For complete details, visit [swacu.org/visacreditcards](http://swacu.org/visacreditcards)

## VEHICLE LOANS



**Auto Loans**

Whatever your idea of the perfect car may be, SWACU is here to help! SWACU offers New and Used Auto Loans with great rates.

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**Boat/Motorcycle/RV Loans**

You are eligible to apply for any loans immediately following your initial \$5.00 deposit in your SWACU Savings Account.

Apply Online at [swacu.org](http://swacu.org)!

## HOME LOANS



**Home Loans**

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**Home Equity Loans**

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**Home Equity Line of Credit**

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**Home Improvement Loans**

- Available to Texas owner-occupied properties
- Improvements must be permanent
- All home improvement loans require a general contractor

*\*Provided the loan does not exceed 90% of the home's market value.*

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**Mortgage WebCenter - Apply Online!**

Applying for a SWACU Home Loan is easy!

Simply go to <https://swacu.mortgagewebcenter.com> or scan the QR code to apply or look at the most up-to-date SWACU Home Loan rates.



## SAVINGS & INVESTMENTS



**Membership Savings Accounts**

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**Term Share Certificates**

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**LUV Fund Money Market Accounts**

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**Individual Retirement Accounts**

## HELPFUL TIPS



- Always write “SWACU Mobile Deposit” on your checks when depositing them in Mobile Banking, to ensure it goes through!

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- You can open checking accounts in SWACU Home Banking with a few clicks!

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- You can transfer to other financial institutions through SWACU Home, Mobile, and Tablet Banking for FREE in Bill Pay!

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- All Co-Op Network ATM’s are FREE to you!

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- Your immediate family and household members are eligible for membership!

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- If you would like to order checks for your account, you can order them by giving us a call. Once you’ve ordered your first set, you can reorder through Home Banking. Please ensure you deposit the funds to cover the cost of your order.

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- When you deposit a check via Mobile Deposit, you can track the status of that deposit in your mobile app under “Deposit History”. Mobile Deposits are subject to a hold of 2-7 business days.

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- Additional helpful information can be located on our website at [www.swacu.org/manage/helpful-tools/forms-disclosures.html](http://www.swacu.org/manage/helpful-tools/forms-disclosures.html).

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- Shared Branching and ATM Deposit Holds:
  - If you make a deposit at a Shared Branch Location with cash there is no hold. If you make it through an ATM there is a two-day business hold.
  - If you make a deposit with a check through an ATM/Shared Branch location there is a two-day business hold, longer holds may be applied once SWACU reviews the check.

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- Unfunded accounts will be closed after 90 days.

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- Fingerprint Authentication: After successfully logging in to SWACU Mobile Banking, click the menu bars on the top-right and click “Fingerprint Login,” then “Fingerprint Enrollment”. You’ll input your “User ID” and password as well as a “Device Name” for future device management.
  - \*If you change your password, you will need to re-enroll with this same process.

## FAQs



### 1. What is SWACU's routing number?

311090673

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### 2. How do I set up direct deposit of my payroll check?

You will need to provide your payroll department with your full 10-digit account number and the credit union's routing number which are included in this welcome kit. They may also request a copy of a voided check. If you do not have a check to void, you may request a letter with your account and routing number.

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### 3. Do you offer any type of financial counseling to members?

Yes, SWACU has partnered with GreenPath, Inc. to offer our members financial counseling. Green-Path offers many different types of counseling, such as Budgeting, Credit Bureau Report Review, Housing Counseling and many more! You may contact them at 877-337-3399.

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### 4. How do I change my address, phone number, or email address?

While logged in to Home Banking, click on 'Profile' from the top blue navigation bar, then click on "Profile Updates" from the sub navigation bar, then select the best option to complete your request. If you do not have access to Home Banking, a signed, written request must be faxed or mailed to one of the branches.

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### 5. How can I deposit money into my account?

You can use SWACU Mobile Deposit, deposit-accepting ATMs, mail your deposit, go by a branch, or go to over 5,000 Shared Branching locations nationwide.

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### 6. Where can I find a branch or free ATM close to me?

Go to [www.swacu.org/coop](http://www.swacu.org/coop) and click the "CO-OP Shared Branching Network" link and use the Co-Op Shared Branching Location tool to find the closest SWACU or Shared Branch location to you.

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### 7. Do I have to pay a fee to use SWACU ATMs?

No, SWACU never charges our cardholders to use our ATM's.

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### 8. I am traveling abroad, can I use my card?

Please call us and let us know specific destinations of travel, as well as the dates of your trip. We will notate your account to try to avoid potentially blocking your card for possible fraud while you are away.

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### 9. How can I order checks?

Simply Log-in to Home Banking, Click "Accounts," then "Accounts Summary," locate the account you would like to order checks on and click "Order Checks."

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### 10. How can I apply for a SWACU Loan?

You can complete loan applications several ways.

1. ONLINE: Go to [swacu.org](http://swacu.org), click "BORROW", locate the type of loan you'd like and click "Apply Now".
2. IN PERSON: Visit a SWACU Branch and speak with a Financial Service Officers.
3. VIA PHONE: Call 800-262-3525 and speak with a SWACU Representative.

## LOCATIONS

### Dallas

2430 Shorecrest  
Dallas, TX 75235  
Fax (214) 956-3991

### Phoenix (PHX)

2330 E. Jones Ave, Ste. 6  
Phoenix, AZ 85040  
Fax (602) 243-2786

### Houston (HOU)

8441 Gulf Freeway, Ste. 103  
Houston, TX 77017  
Fax (713) 643-5052

### Eules (HEB)

801 W. Eules Blvd, Ste. 104  
Eules, TX 76040  
Fax (817) 354-8613



Questions? Call us at: (800) 262-5325

## SHARED BRANCHING/ATMs

You can find free ATMs and over 5,000 Shared Branching locations across the country by following the steps below or by downloading the Co-op Shared Branch or ATM locators on Androids and Apple products.

**To find an ATM or Shared Branch nearest you:**

1. Go to [swacu.org/coop](http://swacu.org/coop)
2. Click on "Co-Op ATMs and Shared Branches"
3. Enter a Zip Code to search anywhere you will need to use an ATM or Shared Branch

Meeting minimum requirements on LUV Reward Checking and Tunes Checking make you eligible for FREE ATMs on any network.

For more information on Shared Branching, visit [www.swacu.org/coop](http://www.swacu.org/coop).



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