

Q. Will SWACU's hours of operation change as the COVID-19 situation develops?

A. Please visit swacu.org/coronainfo as we continue to monitor the safety of our members and employees and provide up-to-date information on how SWACU is handling the coronavirus.

Q. What account services are available without visiting my local branch or a CO-OP Shared Branch?

A. You can always access our secure online banking and mobile app 24/7. Using online banking will allow you to:

- Check account status
- Transfer funds between accounts
- Send money to loved ones using Popmoney
- Set up recurring bill payments
- Deposit checks using mobile deposit
- Apply for a loan
- Make loan payments through our [Online Payment Portal](#) without a service fee!
- Send secure messages to SWACU Staff

Q. Will I still receive my 4.00% from my Rewards Checking?

A. Dividends will be paid based on current qualifications. Those qualifications are 15 posted and cleared debit card purchases of at least \$5, e-statements and a direct deposit or ACH payment.

Q. Can I still be approved for a loan?

A. Yes. You can apply for our loans by submitting an online application. Approval is based upon credit, income and other factors. [Apply Online](#)

Q. What options do I have if I need financial assistance making my loan payment?

A. If you've been impacted by COVID-19 and need our support, we're here to help. Please reach out to us at 800-262-5325 for information about our assistance programs, such as a credit line increase and collection forbearance that may be available to you.

Q. Will CO-OP Shared Branching be available?

A. As some branches are closing, we encourage you to visit [CO-OP Shared Branching Network Locator](#) to find Shared Branches near you; however, please check with them prior to visiting.

Q. Should I be concerned about handling cash?

A. We will continue to provide you with cash through our branch ATMs or Co-Op Shared ATM's. Always remember it is best practice to limit your exposure to the exchange of cash. Instead, consider using bill pay, Popmoney, or digital wallet (debit and credit).

Q. What if I need a cashier's check?

A. If you need a check payable to you, complete a withdrawal by check in online or mobile banking. If you need a check payable to someone else, send a secure message through online or mobile banking to request a corporate check be mailed to you.

Q. What if I need to send funds by wire?

A. Please complete the [Wire Transfer Form](#) and send via Secure Message in Online Banking along with a copy of your Driver's License.