



FIRST QUARTER 2026

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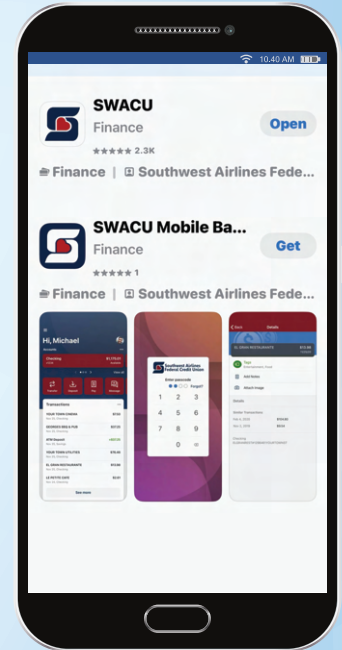
Holiday Closures

New Year's Day	January 1
Marthin Luther King Jr. Day	January 19
President's Day	February 16

Zelle® is Here!

 We're excited to announce that Zelle® is now available inside your SWACU Online Banking and Mobile App – giving you a fast, safe, and easy way to send money to friends, family, and people you trust. Whether you're splitting a bill, paying back a friend, or sending money to family members, Zelle® lets you move money quickly using just an email address or U.S. mobile number.

Do you have the **SWACU Mobile App**?
Get your account info and credit report & score instantly on your phone anytime!



Holiday Loan Extended

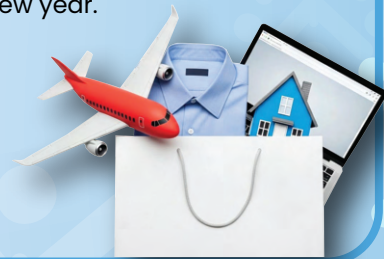
New Year, New Goals? We've Got a Loan for That!

The holidays may be behind us, but the expenses don't stop there. Whether you're starting fresh, tackling resolutions, or planning ahead, a SWACU Personal Loan can help you move confidently into the new year.

Use your loan for:

- Paying down high-interest credit cards • Home improvements or repairs
- Travel or family visits • Big purchases or unexpected expenses

With competitive rates, flexible terms, and quick approvals, SWACU is here to help you make 2026 your year of financial confidence.



Go Green, Go Digital: Switch to eStatements Today!

We're always looking for ways to make banking easier, safer, and more sustainable for our members. One simple step you can take is switching from paper statements to eStatements for your credit card and checking accounts.

How to Enroll

Just click on the DOCUMENTS icon on your DASHBOARD, in ONLINE BANKING then check the box for "Enroll All Accounts" and then select ENROLL.

By making the switch, you're not only simplifying your life—you're also joining us in building a greener future. Thank you for helping SWACU make a positive impact, one statement at a time.

PROMOTIONS

YOUR TICKET TO MORE.



Perks That Go Further

Additional 2 Points -

Total of 3 Points

Gas Rewards
Earn points every time you
pay at the pump

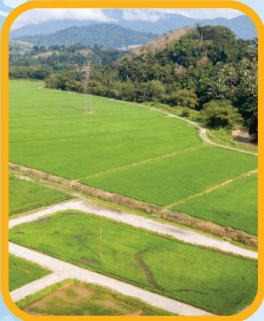
Additional 3 Points -

Total of 4 Points

**Airline Tickets, Travel Agencies & Tour Operators,
Resorts/Hotels/Motel/Inns, Tickets for Special Events,
(Concerts, Theater, and Live Entertainment),
Amusement Parks/Cruises/Carnivals**

Imagine holding a card that doesn't just pay for purchases—it opens doors to unforgettable experiences. With a SWACU Visa Credit Card, every swipe earns points you can turn into travel, cash back, and more.

Coming Soon: Starting Jan. 26



Land Loans

Are you ready to bring your vision to life? With a land loan from Southwest Airlines Federal Credit Union, you can secure the perfect property to build your dream home or launch your next investment. Our competitive rates, flexible terms, and personalized service make the journey smooth and exciting, guiding you every step of the way.

Coming Soon: Starting Jan. 26



Construction Loans

With a construction loan from Southwest Airlines Federal Credit Union, you can turn your blueprint into reality—whether you're building your forever home or your next investment property. Our competitive rates, flexible draw schedules, and personalized support make the building process smooth and empowering. From foundation to final inspection, we're here to guide you every step of the way.

**NEW
TO SWACU!**



**100% financing for First Time Home Buyers
Coming in February - Stay Tuned.**

April 3

New Credit Cards

SWACU rolled out new credit cards with enhanced security and improved management features.



April 28

Online Banking

April was a major milestone—SWACU went live with our brand-new online banking and bill pay platform! Members can now register for Online Banking with ease, verify their bill payees, and start paying bills seamlessly using multiple options for “payments”. If you have a SWACU Credit Card, you can activate it directly in the app and begin using it right away. Your financial journey is now more streamlined, secure, and convenient than ever.



September 22

50 Years of SWACU

Southwest Airlines Federal Credit Union proudly celebrated its 50th anniversary this year, marking five decades of service to members. Since its founding, SWACU has grown from a small credit union serving airline employees into a trusted financial partner for thousands of members nationwide. Over the years, it has remained committed to providing smart financial solutions and personalized service. This milestone highlights not only SWACU's longevity but also its dedication to helping members achieve their financial goals while building lasting relationships. Here's to 50 years of memories, milestones, and member success.



September 30

Canine Companions

Our Dallas branch co-celebrated 50th anniversaries with Canine Companions! The reception for our four-legged friends was nothing short of amazing, as smiles, wagging tails, and warm interactions filled the room. We extend a heartfelt thank you to everyone who joined us, support our 50th anniversary event, and helped us honor the life-changing work that Canine Companions carried out each and every day.



December 2

CHARITABLE GIVING



On Giving Tuesday, SWACU proudly reaffirmed the credit union philosophy of “People Helping People” with a \$30,000 donation to the North Texas Food Bank. Thanks to matching contributions, this gift will provide 180,000 meals to families in need this holiday season—showcasing the power of generosity and community coming together.



Notable Donations



Salvation Army – February 3
\$6,300



Canine Companions – February 7
\$10,000



American Red Cross – February 13
\$25,000



SWA Gift of Heart – August 7
\$10,000



Insights: A Free Feature with Online Banking

Looking for a smarter way to manage your money?

We know that one of the hardest things about personal financial management (PFM) is simply all of the details of your financial life.

And that's why INSIGHTS is built to make it much easier to understand your spending and gain insights about how your money comes and goes each month.

Insights from SWACU can help you stay on top of your bills, your cash flow and your entire financial picture, including your credit history and score.

Smarter Spending

On the home page of Insights you'll see a spending wheel that shows you at a glance how much you're spending on bills, entertainment/dining, retail, groceries and more.



Year-to-Date Highlights and Financials

- Digital Engagement:**
39,582 active online banking users;
\$58.6M in mobile deposits.
- Lending:**
\$42M in mortgages; \$126M in
consumer loans.
- EBranch, Call Center & Card Services:**
20,000 Digital conversations processed,
135,252 calls answered, with over 60,000+
members.

YTD NUMBERS as of November 2025:



Total Assets
\$846,959,755



Total Deposits
\$740,644,253



Total Loans
\$595,269,269



Total Members
59,767

Stay Alert: Spoofing phone numbers



Scammers are finding new ways to trick credit union members, often through text messages or spoofed phone calls. Text scams may look like urgent alerts from your credit union, asking you to click a link or share account details. Spoofed calls can appear to come from our official number, actually these originate from scammers who disguise their caller ID to look legitimate, even though the call or text is not coming from us.

Remember, SWACU will never ask for full account numbers, passwords, or PINs by text or phone. If something feels suspicious, don't respond—contact us directly using the number on our website or your statement. Reporting suspected scams helps us protect you and your accounts.



Tax season is here—but it doesn't have to be stressful. As a SWACU member, enjoy exclusive TurboTax® discounts to save money and file with confidence. Make tax time smarter, simpler, and stress-free. Start filing today and turn tax season into savings season!



New Car in 2025? A Potential Tax Perk Awaits

Starting in 2025, taxpayers can deduct interest paid on qualifying car loans through 2028. The deduction applies to new personal-use vehicles, with a maximum of \$10,000 per year. It phases out for incomes above \$100,000 (\$200,000 for joint filers).

To qualify, the loan must begin after December 31, 2024, be secured by the vehicle, and used to purchase a new car, SUV, truck, or motorcycle assembled in the United States. Taxpayers must report the Vehicle Identification Number (VIN) on their return, and lenders will provide annual interest statements to borrowers.

This deduction is available whether or not taxpayers itemize, offering broad access to savings for those financing new vehicles. **The total year to date interest paid on your qualifying auto loan for 2025 is available on your December Statement.**



**Southwest Airlines
Federal Credit Union**

DALLAS • EULESS • HOUSTON • PHOENIX
1(800) 262-5325 • TEXT: (214) 357-5577

PRIVACY POLICY – TO VIEW THE CURRENT VERSION OF THE SWACU PRIVACY POLICY,
PLEASE VISIT OUR WEBSITE AT www.swacu.org.

TO REQUEST A PAPER COPY OF THE SWACU PRIVACY POLICY, PLEASE CALL 800-262-5325.



NOTICE:

NOTICE: SWACU Luv Fund update

We are providing you notice of an upcoming rate adjustment. Beginning February 1, 2026, the dividend rate across all balance tiers of the LUV Fund Money Market Accounts will be adjusted to reflect a 0.50% APY decrease. We remain committed to offering competitive rates and transparent communication. We appreciate your membership and are here to assist with any questions.