



# THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JULY 2009

**MAILING ADDRESS:**

**New Stanton**  
444 Arona Road  
P.O. Box C  
New Stanton, PA 15692

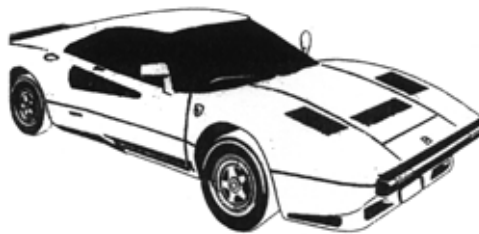
**OFFICE HOURS:**

Monday thru Thursday  
8:30 a.m. to 5:00 p.m.  
Friday  
8:30 a.m to 6:00 p.m.

**Phone:** 724-925-9505 or 1-800-525-6036

**Fax:** 724-925-6121

**Email:** safcu@comcast.net



## SUMMER SPECIALS

Purchase a 2008 - 2009 New Auto/Truck and you pick the repayment plan from one of the three options:

- 1.) 4.00% A.P.R. up to 48 months
- 2.) 5.00% A.P.R. 49 months to 66 months
- 3.) 5.50% A.P.R. 67 months to 72 months

## *ONLINE BANKING AND ELECTRONIC BILL PAYING*

Are both available at your credit union.

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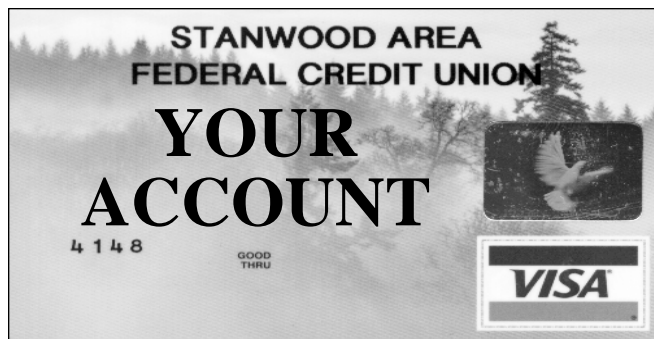
# FOR SALE

2006 Nomad white recreational vehicle travel trailer. Many options include: microwave, stove, leveling jacks, refrigerator, awning and holding tanks. Exterior/Interior are in good condition. See Credit Union for details.

## THE BOX SCORE

Used Auto (72 Months)	6.00% A.P.R.
Used Auto (66 Months)	6.50% A.P.R.
Used Auto (60 Months)	5.50% A.P.R.
Used 2002, 2003 (48 Months)	7.24% A.P.R.
Signature (to 24 Months)	10.00% A.P.R.
Signature (to 36 Months)	10.50% A.P.R.
Signature (to 48 Months)	11.00% A.P.R.
Signature (to 60 Months)	12.00% A.P.R.
Signature (to 72 Months)	12.50% A.P.R.
Share Secured (to 60 Months)	4.25% A.P.R.
Share Secured (to 120 Months)	5.50% A.P.R.
Visa (fixed) No Annual Fee	9.90% A.P.R.
Home Equity Fixed (7 yrs.)	5.90% A.P.R.
Second Mortgage Fixed (15 yrs.)	7.00% A.P.R.
Second Mortgage Fixed (10 yrs.)	6.50% A.P.R.
Second Mortgage Fixed (5 yrs.)	4.90% A.P.R.

*Rates subject to change.*



## COMPARE WITH YOUR PRESENT CARD 9.9 % APR FIXED RATE

- No annual fee.
- Low percentage rate on purchase and cash advance.
- Interest free grace period on purchases (you can avoid finance charge by paying your account in full each month).
- It takes approximately 15 days after approval to receive your card.
- \$10.00 card replacement fee. (First replacement per year free)
- \$15.00 late payment fee VISA Credit Card
- \$10.00 over the limit fee VISA Credit Card

Your savings federally insured to 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

## HOLIDAY CLOSINGS

The Credit Union Office will be closed on the following holiday.

September 7, 2009 .....Labor Day

## OUR SECURITY EFFORTS PROTECT YOU

As part of the USA PATRIOT ACT STANWOOD AREA FEDERAL CREDIT UNION is implementing new security measures that protect you and your credit union.

The PATRIOT ACT requires all financial institutions to implement specific procedures to:

1. Verify a person's identity when opening an account.
2. Maintain records of information used to verify a person's identity.
3. Determine if the person opening an account appears on any lists of known terrorist suspects provided by a government agency.

These new security measures will not only help prevent money laundering and fight financial support of terrorism, but also will help in the prevention of identity theft and other types of fraud.

The USA PATRIOT ACT is part of antiterrorism legislation enacted after September 11, 2001.

