THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org　　　　　　　　**OCTOBER 2010**

MAILING ADDRESS:

New Stanton
444 Arona Road
P.O. Box C
New Stanton, PA 15672

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

"Fall Home Equity Loan Promotion"

"Fall"ing short of cash to do those last minute projects before the year is over? Are you afraid the "trick-or-treaters" might be "ghouled out" that your front porch needs fixing or "Tom Turkey" is worried about coming over for "Thanksgiving" dinner because your oven doesn't work, and finally Santa Claus won't let Rudolph land on your roof because the shingles are loose and accidents can happen. We can solve all those problems with a 3.90% 60 month maximum term, $10,000 minimum new money advance, with the member paying the closing costs, home equity loan special.

Offer expires December 31, 2010, cannot be combined with any other specials and in house refinancing not available.

The Board of Directors & Staff would like to wish everyone a safe and joyous holiday season.

Board of Directors:

John Richards ....Chairman

Pat Bedont ....Vice President

Carol Colborn ....Secretary

John Zink ....Treasurer

Paul Patterson ....Director

John Storey ....Director

Mary Haiden ....Director

Nancy Stoner ....Director

Supervisory Committee:

John H. Richards, Jr. ....Chairman

John Storey ....Member

Susan Siwula ....Member

Office Staff:

John Kapelewski ....Manager

Susan Fox ....Asst. Manager/Loan Officer

Karen Eriksson ....Sr. M.S.R.

Pamela Varney ....Loan Officer

Susan Lopushansky ....Part-Time M.S.R.

Beverly Diorio ....Part-Time Casual M.S.R.

In addition, we all would like to wish the very best and good fortune to recently retired Ed Mahood, past chairman of supervisory committee who relinquished his duties on August 24, 2010, after serving for the past 25 plus years.

Celebrate Credit Union Day

Birthdays, spring, accomplishments, and-yes-credit unions are all things to celebrate.

After all, credit unions mean affordable products and services and personal service. They provide a safe place to earn money and resources for saving money, using credit wisely, making good consumer choices-all leading to your financial well-being.

So on October 21 International Credit Union Day, you have something to celebrate. And "thank you." Your credit union membership means the founders' philosophy lives on: When people join together in cooperative spirit and action, they can help all members achieve better lives.

Christmas Club Checks
Will Be Mailed October 20, 2010

New Revised Fee Schedule

Effective on December 3, 2010 the following fees for service will be changed to:

1. NSF Hand Clearing Fee $5.00

2. Returned mail and/or statement fee $5.00

3. PA E.L.T. Fee $7.00

STANWOOD AREA FEDERAL CREDIT UNION

YOUR ACCOUNT

4148

GOOD THRU

VISA

Holiday Closings

Columbus Day ....October 11, 2010

Veteran's Day ....November 11, 2010

November 26, 2010 ....Open til 5:00 p.m.

Thanksgiving Day .... November 25, 2010

Christmas Eve ....1:00 p.m. Closing December 24, 2010

Christmas ....December 25, 2010

New Years Eve ....Open til 4:00 p.m.

New Years ....January 1, 2011

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

Santa will be visiting our New Stanton office on Friday, December 17 from 4:00 - 5:30. Bring the kids to meet Santa and receive a gift!

Any member making a transaction at the Credit Union Office between November 26 and December 17, 2010 will be able to sign up for one of the gifts under the tree in the lobby. Any child, (12 years and under) may sign up for the giant Christmas Sled.

IF YOU CANNOT COME INTO THE OFFICE
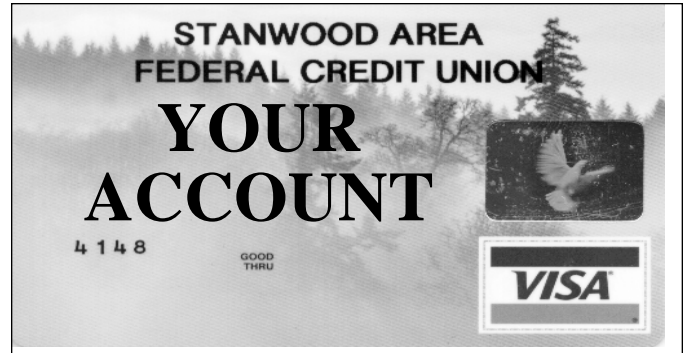PLEASE MAIL THIS COUPON TO THE CREDIT UNION.

ADULT GIFT   GIANT SLED

NAME _____

ADDRESS _____

PHONE _____

COUPON MUST BE RECEIVED BY
DECEMBER 17, 2010