



# THE CRIER

**STANWOOD AREA FEDERAL CREDIT UNION**

[www.stanwoodareafcu.org](http://www.stanwoodareafcu.org)

**OCTOBER 2016**

## REFER YOUR FAMILY OR FRIENDS TO YOUR CREDIT UNION AND WIN \$50

Our members have given us great compliments by referring friends and family to become members of the Credit Union. The Credit Union philosophy is "people helping people". We would like to thank you for helping our membership grow. Each member referral will be eligible for a chance to win \$50 in our quarterly drawing. Persons who live, work, worship or go to school in Westmoreland County are eligible to join our Credit Union.

## HOLIDAY CLOSINGS

The Credit Union Office will be closed on the following holidays:

Monday, October 10.....Columbus Day  
Friday, November 11.....Veterans Day  
Thursday, November 24..... Thanksgiving Day  
Monday, December 26.....Christmas Day  
Monday, January 1.....New Year's Day

## LOOKING FOR A NEW OR USED CAR?

We offer free pre-approvals, before you go shopping for your new auto at the dealership! We probably could save you money on your existing loan financed at another financial institution. We have a loan for YOU!

NEW OR USED AUTO LOAN RATES AS LOW AS 1.99%  
48 months and 60 Months

\* Rates subject to change without notice.

If you don't know what to buy someone for Christmas we have the answer. Purchase a VISA gift card for that special person.

**Join us on October 14, to help us celebrate International Credit Union Day. Refreshments will be served in the credit union office.**

## SIGN UP FOR PLATINUM VISA CREDIT CARD RATES AS LOW AS 7.99%

Any NEW VISA Credit Card applicants will receive an intro rate of 1.99% on any new purchases for the first six months.

## GET MORE FROM YOUR CREDIT CARD WITH SCORECARD REWARDS.

Use your card. Earn Points. Choose your rewards. It's that simple. Every dollar you spend with your Stanwood Area FCU Platinum VISA Credit Card brings you closer to great merchandise, electronics, gift cards, travel packages and power tools. Earn one point for every dollar spent on qualifying purchases. Build your ScoreCard points today for something special tomorrow. Redeem points for:

- Gift Cards from Major Retailers
- Name Brand Merchandise • Travel

*Sign up today! To register, check points for a complete list of rewards, visit [www.scorecardrewards.com](http://www.scorecardrewards.com) or call 1-800-854-0790.*

## TAKE CONTROL OF YOUR FINANCES WITH THESE CONVENIENT SERVICES

We realize life can be hectic, and your time is valuable. That's why we offer so many convenient, time-saving services to help you stay on top of your finances while on the go. Picture it. It's early Saturday morning and you have a full day planned. During breakfast, you grab your phone to check your balances, with Stanwood Area FCU **Mobile Banking App**. After a long day of shopping you head home, deciding to take care of the bills before turning in. You easily view your schedule payments and add a new one from your phone with Bill Pay.

HOME BANKING our powerful online banking service enable you to view and manage all our accounts.

Apply for a loan any place, any time, on any device.

Our members have plenty of things on their "to-do" lists each day that is why we offer a quicker, and more convenient way to apply for loans: now you can apply online or using your smartphone or tablet, any time of day or night, from anyplace you happen to be!

**Does Your Family Belong?  
www.IBelong.org**

Credit Unions are not about making money, they are about helping people. When you join a credit union, you are not just a customer; you're a member-owner. Because you own your credit union, you receive better rates, lower fees, and a higher level of service than what is typically available elsewhere.

Our Credit Union serves people who live, work, worship or go to school within Westmoreland County. Now is the time to sign up all of your family members. Further details are available at the Credit Union

**Save up to 50% Vehicle Service Agreement**

With an IWS Vehicle Service Agreement you can protect yourself from unexpected, high cost repairs. Not to mention, increase the resale value, if you choose to sell your vehicle. As Stanwood Area Federal Credit Union's approved provider of Vehicle Service Agreements/Mechanical Breakdown Insurance, IWS offers you peace of mind with vehicle protection plans. No matter which plan you choose, from their most affordable to their most comprehensive, you'll get the additional security of knowing you have chosen one of the finest protection plans available. Save up to 50% on the protection you need for your new or eligible pre-owned vehicle.

**IDLEWILD'S HALLOWBOO**

**Tickets available for  
Members \$18.00  
Non-Members \$20.00**

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

**CALLING ALL YOUTH**

Stop by the Credit Union office  
for a treat October 24 - 31.

**FREE CHECKING**

The first 50 checks are free for  
any new checking account.

**It is time to go Green with e-Statements!**

Would you like to have fewer stacks of papers to file each month? How would you like to access your statements anytime through our secure website? e-Statements are electronic versions of your credit union statements that get mailed to your home. They are more convenient and even safer than paper statements. Sign up for our e-Statements program to receive all this and more. Sign up today!



**HAPPY HOLIDAYS!**

*The Board of Directors, Officers  
and Staff of your credit union  
wish all of our members and their families  
a safe and happy Holiday Season.*

**2016 CHRISTMAS CLUB FUNDS**

A Christmas Club is an easy way to save for the holidays and avoid the stress of next year's holiday bills. Deposits can be made anytime, in any amount, or you can have money deducted automatically from your paycheck. Why not open an account now. If you already have a Christmas Club, your account balance will be transferred to your regular savings account on October 19th. Your account will automatically renew, so you will be on your way to saving for the next year's holiday shopping season. You can request a check or withdraw as of that date.

Sherpa Identity Protection is now available at a low cost of \$5.99/month. Go to [www.stanwoodareafcu.org](http://www.stanwoodareafcu.org) for more information and sign up now.



**NSF Fee .....\$33.00  
Late Fee .....\$30.00**

*Effective: November 15, 2016*

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.

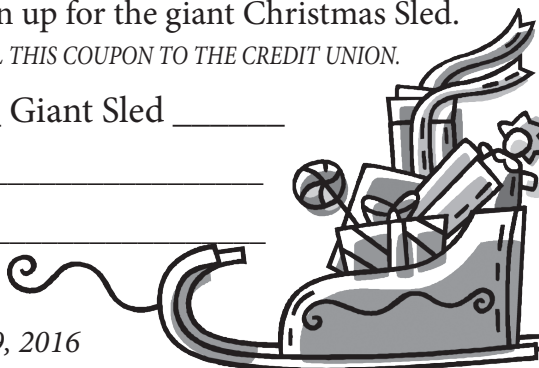
Adult Gift \_\_\_\_\_ Giant Sled \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

*Coupon must be received by December 9, 2016*



Any member making a transaction in the Credit Union Office between November 28 and December 9, 2016 will be able to sign up for one of the gifts under the tree in the lobby.