



# THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

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

APRIL 2011

**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](mailto:safcu@comcast.net)

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## *SPECIAL LOAN PROMOTION*

HAS BEEN EXTENDED!

**RATE: 4.00%**

**TERM: 72 MONTHS**

NEW MODEL YEARS: 2010 AND 2011

USED MODEL YEARS: 2008 AND 2009 FOR REMAINING LOAN TERM

(In-House Refinancing Not Eligible, Policy Underwriting Applies)

IF YOU FINANCED THE VEHICLE AT ANOTHER INSTITUTION,

WE WILL "BUYBACK" THE LOAN FOR THE REMAINING TERM.

CALL THE OFFICE AND ASK FOR SUSIE OR PAM FOR ALL THE DETAILS.

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# Itching For A New Ride?

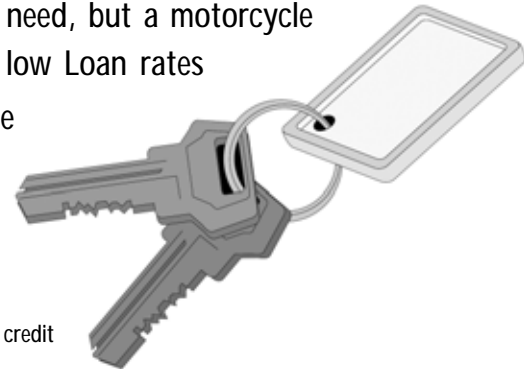
No matter what your auto needs are, now is a great time to buy a new vehicle. Whether you are looking for something bigger or smaller, more fuel efficient, more fun or more practical, your options are endless!

With the economy the way it is, many car dealerships still have a lot of new or slightly used 2010 models on their lots. With 2011 models arriving, this means 2010 vehicles are priced to move. Dealership are offering great deals to sell off the 2009 and 2010 models, so now is the time to buy that new or used auto you have been waiting for.

Now is also a great time to buy a vehicle because the credit union has fabulous rates as low as **4.00% APR\*** on new or used autos. These rates also apply if you recently bought a vehicle and would like to refinance it at the credit union.

## We Also Offer Motorcycle & Boat Loans! Rates as low as 5.75 and 6.25%

Now that warmer weather is here, maybe a new car is not what you need, but a motorcycle (5.75%) or boat (6.25%) is what you have been dreaming of. Our low Loan rates apply to these purchases; so stop the itching today and contact the credit union for your pre-approved loan. Start enjoying the warmer weather with your new motorcycle or taking the family out on the lake with your new watercraft.



\*APR=Annual Percentage Rates. Rates and terms subject to change without notice. Contact the credit union for complete details.

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### HOLIDAY CLOSINGS

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

April 22, 2011 .....Good Friday, Noon Closing

May 30, 2011 .....Memorial Day

July 4, 2011 .....Independence Day

### ATTENTION:

#### SECOND NOTICE

Members who conduct Automated Clearing House (ACH) Transactions. Effective April 7, 2011 there will be a \$25.00 fee imposed for each item that is returned by the Credit Union. Please make sure that you provide accurate account information to the organization that is initiating the debit/credit to your account.

## PRODUCTS AND SERVICES

### Share Accounts

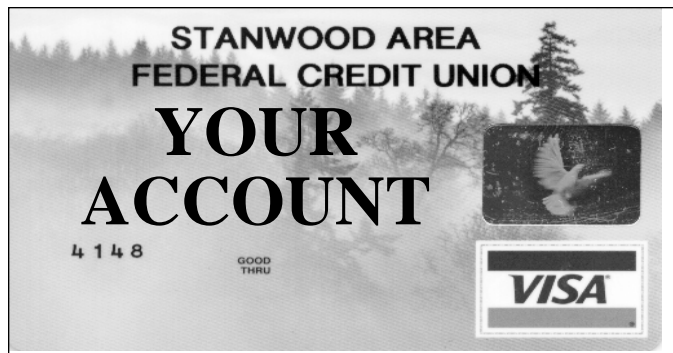
- Master Share Account
- Share Draft (Free Checking)
- Christmas Club
- IRA - Traditional Share Certificates
- IRA - Accumulation Account
- Share Certificate / Certificate of Deposit
- Vacation Club

### Loan Services

- New Vehicle Loans
- Used Vehicle Loans
- Motorcycle Loans
- Share Secured Loans
- Home Equity Loans
- Signature Loans
- Loan Specials
- RV / Boats / Campers
- Home Equity Lines of Credit

### Additional Services

- Online Banking
- Bill Pay
- Credit Cards
- Debit Cards
- Direct Deposit
- Electronic Fund Transfer (ACH)
- Family Memberships
- Check Reorders
- Free N.A.D.A. Auto Values by Phone
- Member Service Representative for Onsite Services



## 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

## NO SURCHARGE ATMS!!

There are several no surcharge ATMs in the area:

- USX FCU - 100 Bair Avenue, New Stanton
- WESTCO FCU - Rt. 119 @ Willow Crossing
- Mennonite FCU - 6161 Walnut Street, Scottdale
- LESCO FCU - 6 Avenue D, Latrobe
- VASCO FCU - 432 Depot Street, Latrobe
- All Sheetz - Including New Stanton & Youngwood
- Walmart - Belle Vernon

FOR OFFICE USE ONLY

**STANWOOD AREA FEDERAL CREDIT UNION**

FOR CREDIT UNION USE ONLY

Share Balance \_\_\_\_\_

444 Arona Road

LOAN Approved \$ \_\_\_\_\_

Loan Balance \_\_\_\_\_

New Stanton, PA 15672

DENIED

Other \_\_\_\_\_

724-925-9505 • 800-525-6036 • FAX 724-925-6121

\_\_\_\_\_  
SIGNATURE

**APPLICATION FOR LOAN  
(Unsecured/Secured Closed End)**

Date \_\_\_\_\_

**Office Hours: Monday - Thursday 8:30 am - 5 pm Friday 8:30 am - 6 pm**

**\* Important - Provide Proof of Income**

**A. LOAN INFORMATION**

Type of Loan (Please check)

- Signature
  - RV Vehicle
  - Motorcycle
  - Consolidated Loan  Yes  No
  - Payroll Deduction  Yes  No
  - Credit Disability Insurance  Yes  No
  - Credit Life Insurance  Yes  No
  - New Auto
  - Used Auto
  - Share Secured
- Account No. \_\_\_\_\_  
Amount Requested \_\_\_\_\_  
Term \_\_\_\_\_  
Old Loan Balance, if any \$ \_\_\_\_\_  
Year, Make & Model of vehicle purchasing \_\_\_\_\_  
Loan Purpose \_\_\_\_\_

**B. APPLICANT INFORMATION**

Name \_\_\_\_\_ Date of Birth \_\_\_\_\_  
Address \_\_\_\_\_ Years & Months at Address \_\_\_\_\_  
City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Previous Address \_\_\_\_\_  
Social Security No. \_\_\_\_\_ Home Phone \_\_\_\_\_ Best Time to Call \_\_\_\_\_  
Employer \_\_\_\_\_ Employer Phone \_\_\_\_\_  
Position \_\_\_\_\_ Years & Months on Job \_\_\_\_\_ Gross Monthly Wages \_\_\_\_\_  
Previous Employer \_\_\_\_\_ Years & Months on Job \_\_\_\_\_  
Other Monthly Income \_\_\_\_\_ Source of Monthly Income \_\_\_\_\_  
 Own Mo. Payment \$ \_\_\_\_\_ Landlord or Mortgage Holder Name & Phone \_\_\_\_\_  
 Rent Mo. Payment \$ \_\_\_\_\_ Mortgage Balance \_\_\_\_\_ Market Value of Home \$ \_\_\_\_\_  
Name of nearest relative not living with you \_\_\_\_\_ Relationship \_\_\_\_\_  
Address \_\_\_\_\_  
Dependents (excludes self) \_\_\_\_\_ Ages \_\_\_\_\_

**C. CREDIT INFORMATION**

Please list all credit card and installment loans you now hold. Please use another sheet of paper if necessary.

Applicant	Balance	Mo. Payment	Applicant	Balance	Mo. Payment
Credit Reference			Credit Reference		
Credit Reference			Credit Reference		
Credit Reference			Credit Reference		

You don't have to include income from alimony, child support or separate maintenance if you don't want us to consider that income.

**D. MISCELLANEOUS INFORMATION**

Are there any other persons obligated on any of the above loans?  Yes  No  
Which ones and who? \_\_\_\_\_  
Are you a co-maker, co-signer or guarantor on any loan?  Yes  No  
For whom? \_\_\_\_\_ To whom? \_\_\_\_\_  
Have you been declared bankrupt in the last 14 years?  Yes  No  
\*PROOF OF INCOME: Shall be most recent payroll stub. If retired - proof of social security or pension required. If self-employed n- most recent income tax statement required.

**E. SIGNATURES**

I authorize you to investigate my credit record, to check statements I've made, to report your credit experience with me and to keep the application.  
ALL INFORMATION SET FORTH IN THIS APPLICATION IS DECLARED TO BE A TRUE REPRESENTATION OF THE FACTS FOR THE PURPOSE OF OBTAINING THE CREDIT REQUESTED AND ANY WILLFUL MISREPRESENTATION ON THIS APPLICATION COULD RESULT IN CRIMINAL ACTION.  Yes  No I (would) (would not) like to be considered for a Visa Card.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

