



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

APRIL 2013

A HOME EQUITY LOAN OR LINE OF CREDIT GIVES YOU THE CASH YOU NEED FOR WHATEVER YOU HAVE PLANNED - HOME IMPROVEMENTS, A BIG PURCHASE OR EXPENSES, EVEN DEBT CONSOLIDATION.

HOME EQUITY LOAN

4.25% FIXED RATE • 120 MONTHS

Minimum of \$5,000 new money. Ask us how you can reduce that rate by a .25%.

Call for further details.

SPECIAL AUTO LOAN PROMOTION 2010 - 2013 MODEL YEARS

RATE: 2.90%

RATE: 3.50%

TERM: 60 MONTHS

TERM: 72 MONTHS

Whether you're looking for a sporty car, a family friendly vehicle or fuel efficient green machine, we have low-rate loans to fit your needs. Learn how to receive 1/4% off any new or used Auto loan with a new checking account, direct deposit, online banking or e-statements. Expires 6/30/13

**Stanwood Area Federal Credit Union
Is A Community Credit Union!**

*Anyone who lives,
works or worships in
Westmoreland County can join!*

HOLIDAY CLOSINGS

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

May 27, 2013Memorial Day

July 4, 2013 Fourth of July

FREE CHECKING

The first 50 checks are free for any new checking account. Unlimited debit card transactions, online banking and bill pay. Visit us online at www.stanwoodfcu.org

VISA DEBIT CARD

Our VISA Debit Card is linked directly to your Stanwood Area FCU checking account. You can enjoy accessing your account while experiencing the convenience of the VISA network.

MAILING ADDRESS:

444 Arona Road
New Stanton, PA 15672
Phone: 724-925-9505 or 1-800-525-6036
Fax: 724-925-6121
Email: safcu@comcast.net

OFFICE HOURS:

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

GOT A NEW ADDRESS:

Please let us know whenever you move or change your phone number.

The Smart Option Student Loan

Earn rewards for paying on time. Choose the interest repayment option or fixed repayment option and get a 2% Smart Reward in their Upromise account when they make scheduled monthly payments on time while in school.

Members can Lower your Interest Rate. If you enroll in automatic debit, you may reduce your interest rate by a 0.25 percentage point.

Apply online is fast and easy for your members. It only takes about 15 minutes to apply and get a credit result.

Dormant Accounts

Please make a deposit or withdrawal to your account to make your account active to avoid the funds being escheated to the state.

E-Statements

Electronic statements are the fastest and safest way to receive your monthly statement. Not only will you have electronic access to your statements whenever you may need it, you will eliminate the clutter of storing paper statements.

10 TIPS TO FIGHT FRAUD

1. Immediately report lost or stolen credit and debit cards to your credit union.
2. Cover the ATM PIN pad when entering your number.
3. Do not record your PIN on the card or store your PIN with the card.
4. Never reply to any email, text or phone requests for your social security number, credit or debit account number or any other personal information.
5. Never give your Visa/ATM card and PIN to anyone.
6. Never participate in any type of deal that involves the cashing of a check with a stranger that promises you compensation.
7. Monitor your credit report, credit and debit card accounts and statement for unauthorized transactions.
8. Shred all credit and debit card statements or financial documents before you throw them away.
9. Before making purchases online with your credit or debit card, make sure the website is secure and the company is reputable.
10. Update anti-virus and spyware software regularly on your computer.

Please share this information with your family and friends.

Direct Deposit

Get your funds quicker, and don't worry about waiting in line anymore! Set up Direct Deposit and receive your funds electronically each pay period.

Website

Visit our user-friendly website at www.stanwoodareafcu.org for access to not only services, but great information. Look at our great rates on our savings products and loan products. Use our loan payment calculator, or apply for a loan on-line.

ELECTRONIC BILL PAY SERVICE:

What better way to keep track of all your bills! Visit our website and click on Electronic Bill Pay icon. Click on the box that says "Enroll" to sign up for this service. With this service, you can control! You get to choose who you want to pay and when you want to pay them. The funds are withdrawn from your account on the date that you schedule.

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

FOR OFFICE USE ONLY

STANWOOD AREA FEDERAL CREDIT UNION

FOR CREDIT UNION USE ONLY

Share Balance _____

P.O. BOX C

LOAN Approved \$ _____

Loan Balance _____

444 Arona Road, 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 _____

