



# THE CRIER

**STANWOOD AREA FEDERAL CREDIT UNION**

**www.stanwoodareafcu.org**

**APRIL 2015**

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

GET MORE FROM YOUR CREDIT CARD WITH SCORECARD REWARDS.

Use you 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 Carts 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.*

## **LOOKING FOR A NEW OR USED CAR?**

We offer free pre-approvals, so you know exactly what your rate will be before you head to the dealership! Pre-approvals give you more bargaining power on the lot, because you won't have to negotiate financing you will only have to negotiate the price of the vehicle.

We would also love the opportunity to take a look at your existing auto loan from another financial institution. Chances are, we can save you money be refinancing that loan with us! Ask us how you can earn a 1/4% off your loan.

**NEW AUTO LOAN RATES AS LOW AS 3.25%**

Model Years 2014 and 2015 With Terms of 60 Months

**USED AUTO LOAN RATES AS LOW AS 3.99%**

With Terms of 60 Months



EQUAL HOUSING  
LENDER

### **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.

**NEED TO BUY A GIFT FOR GRADUATION, BIRTHDAYS, A WEDDING OR A SHOWER BUT DON'T KNOW WHAT TO BUY? FOR \$2.00 YOU CAN PURCHASE A VISA GIFT CARD.**

### **HOLIDAY CLOSINGS**

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

April 3, 2015 .....Good Friday Closing at 12:00 p.m.

May 25, 2015 .....Memorial Day

July 3, 2015 ..... Closing at 12:00 p.m.

## Sign up for e-Statements.

Your statements are available on the 1st of the month instead of waiting for it in the mail.

### HOME BANKING

It is very convenient to you because it is available to you 24/7. Now is the time to simplify your life and sign up for Home Banking.

### THINK SPRING AND PLAN YOUR VACATION WITH A VISA TRAVEL CARD

- Cards are not directly linked to savings or share draft accounts, however funds are loaded from your credit union accounts. This gives you peace of mind when traveling because the card isn't tied to your accounts at the credit union.
- Minimum load of \$100 and maximum allowed on card is \$5,000.
- Free Travel Enhancements - Purchase Security, Travel and Emergency Assistance and Lost Luggage Reimbursement.

## 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.

**Effective July 1, 2015**  
**Title Fee of \$73.00 (Penn Dot)**

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

## 2015 IRA ROLLOVER CHANGES

New, One-per Month Rollover • Rule Effective January 1, 2015

Individual Retirement Account (IRA) rollovers just became less mobile due to the new "one-per 12 month" rollover rules that took effect on January 1, 2015.

Until now, taxpayers were allowed one rollover per IRA per 12-month period. In other words, if you had three separate IRAs, you could do one rollover for each one every 12 months. But in 2014, the U.S. Tax Court reinterpreted the rules for rollovers, and the IRS delayed changes until this year.

### What are the new rollover rules?

- Individual taxpayers are allowed to take one IRA rollover per 12-month period, no matter how many IRAs they have. This means that whether you have a single IRA or twenty, you are allowed only one rollover in 12 months.
- The limit applies to all IRAs belonging to a single taxpayer, including Traditional and Roth IRAs.
- Taxpayers with multiple IRAs get a "fresh start" on January 1; meaning that a 60-day rollover made in 2014 will not impact any distributions and rollovers during 2015 involving any other IRAs owned by the same individual.
- Roth conversions (rollovers from Traditional and Roth IRAs), rollovers between qualified retirement plans (such as 401(k) to an IRA), and direct transfers from one IRA to another via the IRA trustees are not subject to the one-per-year rollover limit.

## SPRING IS HERE! NOW IS THE TIME TO FIX UP YOUR HOME

Home Repairs. Vacation. College Tuition. With a Home Equity Loan from Stanwood Area Federal Credit Union . . . anything is possible!

### HOME EQUITY LOAN

As low as 4.25% APR Fixed Rate 120 Months

No hidden fees or closing costs! Apply today and take advantage of our great rates and low re-payment terms! Minimum of \$5,000 new money. Call or stop by for further details.