



# THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

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

APRIL 2020

## HOLIDAY CLOSINGS

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

April 10, 2020 • Good Friday **MEMORIAL DAY**  
(Open at 9am - Close at Noon)

May 25, 2020  
Memorial Day



## 2% HELD OVER BY POPULAR DEMAND

Due to overwhelming response we are extending this promo to allow additional members to get in on the savings. Have a vehicle loan with another financial institution? Reduce that interest rate by up to 2% when you refinance it with Stanwood FCU. Ask us for details. Offer ends June 30, 2020.

Terms and conditions apply.

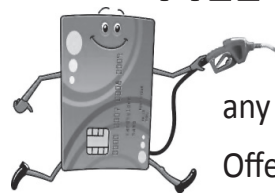


## WHY DOES THE 2020 CENSUS MATTER FOR WESTMORELAND COUNTY?

Making sure that Pennsylvanians are fully counted in 2020.

Many Pennsylvanians may wonder why the 2020 Census matters. There are three simple reasons. First, it's in the Constitution that every resident must be counted every ten years. Second, it's important to participate to make sure we have fair representation in Congress. And lastly, our census count will affect the next decade of federal spending, policy and decision-making. For every family of 5 that does NOT complete the census, Westmoreland County loses roughly \$100,000 in funding. For more information please visit [www.westmorelandcensus.org](http://www.westmorelandcensus.org).

## FILL UP ON US



Receive a \$25 gas card with any car loan of \$20,000 or greater. Offer good until June 30, 2020.

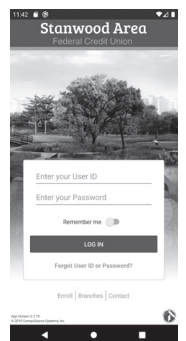
## DO YOU USE THE CREDIT UNION'S APP

### Mobile Banking Apps

To download App visit either the Apple App Store or Google Play on your device and search "Stanwood Area FCU."

It's Fast, Secure and FREE! Experience the convenience of SAFCU Mobile today. Download the APP and stay in touch with your finances anytime, anywhere.

*\*Members must be enrolled in Home Banking to sign on to Mobile Banking.*





## DID YOU RACK UP DEBT FROM THE HOLIDAYS?

If you make only the minimum payments on your holiday debit, it could take more than FIVE YEARS to pay off!\*

Consolidate your balances into one low monthly payment and pay them off faster.

As reported by CNBC on 1/8/19. "Holiday debt could take years to payoff, study concludes." This credit union is federally insured by the National Credit Union Administration and is an equal opportunity housing lender.

As COVID-19 impacts the communities of our members, please know that our priorities are the personal and financial health of both our members and our employees. We have business continuity plans in place to help ensure you have access to your accounts and financial services (remember you have on-line banking and our mobile app). We continue to monitor the information provided by the CDC and the World Health Organization. We are implementing best practices to keep our employees and members safe.

We understand that such circumstances can cause major hardship for you, we want you to know that your credit union is here for you. If you are experiencing difficulty due to this situation, please contact us at 724-925-9505, so that we may explore options that will allow you to maintain your financial health so you can concentrate on your family's health and well-being.

Finally, beware of scams. Scammers will continue to take advantage of people's fears, and now they have a new topic to exploit. Be cautious of emails, keep anti-virus software up-to-date, and be suspicious of charities, products or investment opportunities related to coronavirus.



## PUT YOUR HOME'S EQUITY TO WORK FOR YOU

Are you looking to do home improvements this year? Or holidays bills more than you can handle in the New Year? Your credit union to the rescue – we do home equity loans!

Your credit union can help with a low interest home equity loan. Stop in or call us for more information. We are waiting to hear from you!



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

## CREDIT UNION 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  
9:00 a.m. to 4:30 p.m.  
Friday 9:00 a.m. to 5:30 p.m.

### 3.99% Credit Card Balance Transfer

Transfer high interest rate balances to your Stanwood VISA card, 3.99% APR on balance transfers with NO transfer fee. Don't have a Stanwood VISA? No problem, we have savings for new card owners too. Get an introductory rate of 1.99% for new accounts opened. Terms and conditions apply, stop or call for details.



Credit Union Members  
Switch to Sprint\*

Get a cool  
**\$200 cash**  
with Unlimited Plus or Premium.  
Plus \$100 annual loyalty reward.



### Stanwood Area Federal Credit Union members can get \$200 cash from Sprint

As a member, you get \$100 per line on up to two lines when you switch to Sprint on Unlimited Plus on Premium. Plus, \$100 Annual Loyalty Reward. Plus, 25% off select accessories in Sprint Stores. And the Sprint 100% Satisfaction Guarantee.

#### Claiming your cash rewards is easy

1. Switch to Sprint and mention that you're a credit union member.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards)
3. Cash rewards will be deposited directly into your credit union account within 8-10 weeks.

#### Get rewarded for loyalty

Register now to receive a \$100 loyalty cash reward every year starting one year after registration.

Limited time offers. Activ. Fee: Up to \$30/line. Credit approval req. Cash Reward Offers: Phone lines only w/ 1 line on Unlimited Plus or Unlimited Premium plan. Avail. for eligible credit union members & member employees. \$100/line, max 2 lines. Req. activ. at point of sale. Excl. prepaid & ports made between Sprint or related entities. Limit 1 Sprint Perks Corp ID per acct. No add'l. discounts apply. Loyalty Reward: \$100/acct./yr. when acct. remains active and in good standing each yr. Transfer Reward: Existing Sprint customers who validate or transfer to the Sprint Cash Reward Program are eligible for a \$100/acct./yr. deposit on 12 mo. anniversary. Deposit: Cash Reward issued by CU Solutions Group. Sprint acct. must remain active and in good standing for 31 days to receive Cash Reward. Allow 8-10 wks. for Cash Reward to be deposited to your Credit Union acct. If the Cash Reward does not appear after 10 wks., visit [lovemycreditunion.org/reward-tracker](http://lovemycreditunion.org/reward-tracker). Satisfaction Guarantee: Call us to deactivate & return to place of purch. with complete, undamaged phone/device & receipt w/in 30 days of activ. We'll refund your phone/device cost, svc. charges & activ. fee. Excl. Intl. usage not incl. in plan, prem. content & 3rd party billing. We'll refund your phone/device cost. Sprint dealer may impose add'l. fees. A \$45 restocking fee may apply. Visit [sprint.com/returns](http://sprint.com/returns). Other Terms: Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Accounts that cancel lines within 30 days of activating on promo pricing may void savings. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2020 Sprint. All rights reserved. Sprint & the logo are trademarks of Sprint. Other marks are the property of their respective owners.