



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JANUARY 2020

HOLIDAY CLOSINGS

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

January 20, 2020
Martin Luther King Day

February 17, 2020
President's Day



HOW DOES 2% SOUND?

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 March 31, 2020. Terms and conditions apply.

The IRS requires a Form 1099-C be submitted for each debtor for whom a debt of \$600 or more was canceled.

PUT YOUR HOME'S EQUITY TO WORK FOR YOU.

Holiday bills more than you can handle in the new year? Or are you looking to do home improvements this 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.

SIGN UP FOR A 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.

STANWOOD'S WEBSITE WINS AWARD

In the PCUA Key Notes magazine Nov/Dec edition, the 2019 MIC Awards were noted. The awards recognize exceptional credit union marketing from around PA. They are awarded in 10 categories. In the ".com Award - Best Website"; for credit unions under 30 million, this year's winner was Stanwood Area FCU.

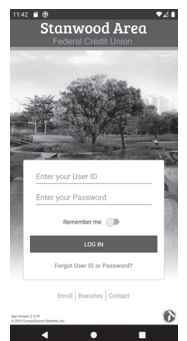


DO YOU USE THE CREDIT UNION'S APP Mobile Banking Apps

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.*



FILL UP ON US

Receive a \$25 gas card with any car loan of \$20,000 or greater.

Offer good until March 31, 2020



GIFTS UNDER OUR TREE GIVE-A-WAY

*Congratulations to
all the winners*



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

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.

OFFICE STAFF

Charlie Frederickson.....Manager
Karen ErikssonAssistant Manager/Head Teller
Anita BuyllaLoan Officer
Diane Nowicki.....Loan Officer/MSR
Kim Frey.....Member Service Representative
Lori BurnsideMember Service Representative

UCC4A DISCLOSURE

Provisional Payment Disclosure

Credit given by Stanwood Area Federal Credit Union to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive a final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

Notice Disclosure

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in periodic statements we provide to you.

Choice of Law Disclosure

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Pennsylvania as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.