



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JANUARY 2021

ANNUAL MEETING

Date and Time: April 10, 2021 at 10:00 a.m.

Location: Stanwood Area Federal Credit Union Office • 444 Arona Road, New Stanton, PA 15672

There are two board seats up for election. The seats are for a 3 year term. If interested in being on the board please submit your request along with a resume to the branch: Attn. Nominating Committee, 444 Arona Road, New Stanton, PA 15672.

Reminder: To be a voting member you must be the primary owner on the account and 18 years or older.

Tips for Safer Holiday Shopping

Holiday shopping season is here. While your Stanwood FCU Debit Cards and Credit Cards are protected with a number of fraud prevention measures, there are **additional steps** you can take to keep your accounts secure as you shop online.

- **Check the URL.** When shopping online, look for a padlock icon that indicates the site is secure.
- **Use secure connections.** Avoid making purchases when you're on a public Wi-Fi network.
- **Click with caution.** Don't open emails or click on links from sources you don't know.

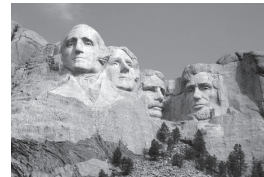
HOLIDAY CLOSINGS

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

January 1, 2021 New Year's Day

January 18, 2021 Martin Luther King Jr. Day

February 15, 2021 President's Day



FREE ATMs

Did you know you can use your Stanwood debit card surcharge free at over 2,000 locations? To locate one, just go to our website and click on "Free ATM Locator" or look for Sheetz or CU\$ logo.



DO YOU USE THE CREDIT UNION'S APP

Now with Mobile Deposit

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.*





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!

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 5:00 p.m.

FILL UP ON US



Receive a \$25 gas card with any car loan of \$20,000 or greater. Offer good until March 31, 2021.

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 in or call for details.



We know this year has been a bit different for everyone but hopefully you were able to visit this crazy crew during one of our dress up days - Halloween, Steeler Days, Cancer Awareness, Christmas.



Fuel economy is an important factor for consumers shopping for a vehicle. As such the 2021 Fuel Economy Guide is out. To review it please visit <https://www.fueleconomy.gov/fed/printguides.shtml>

Reduce your car loan by up to 2%

Do you have your vehicle loan with another financial institution? Then bring it to Stanwood and reduce your rate by up to 2% when you refinance it with a Stanwood vehicle loan, new or used doesn't matter, we'll work with you. Call or stop by for details. All loan approvals subject to normal underwriting guidelines. Other rates and terms available. Offer may be changed or ended at any time.



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