



# THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

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

JANUARY 2009

THE MT. PLEASANT BRANCH WILL BE CLOSED EFFECTIVE MARCH 1, 2009 DUE TO THE LACK OF OVER THE COUNTER TRAFFIC. John Kapelewski will continue to work for the Credit Union at the New Stanton Office.

LET'S GET THE ECONOMY MOVING

## 4.9% APR

NEW 2008, 2009 AUTO/TRUCK ONLY

72 MONTHS MAXIMUM REPAYMENT

NEW PURCHASE MONEY ONLY

80% OF LIST STICKER PRICE

REMEMBER GET A PRE-APPROVED LOAN

AT YOUR CREDIT UNION AND DO YOUR

FINANCIAL SHOPPING FIRST

JANUARY 2 THRU MARCH 31, 2009

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# 68th Annual Meeting Notice

Dear Member,

The 68th Annual Meeting of the Stanwood Area Federal Credit Union will be held at 6:00 p.m. on April 18, 2009 at Ferrante's Lakeview Lounge, Route 30, Greensburg, PA. Preceding the meeting will be a dinner. The business meeting will be followed by entertainment and dancing. Door prizes will be awarded after the business meeting. The purpose of the Annual Meeting of your credit is three fold.

1. Reports of operations, progress and plans of your credit union.
2. That you may vote by ballot for members you want to serve as officers.
3. Have the opportunity to acquaint you with aims and ideals of your credit union.

There will be 6 members elected to the Board of Directors. Members are entitled to enter their name for nomination by submitting a written request in a sealed envelope to the Nominating Committee by March 27, 2009.

Tickets will be \$25.00 per person, and children 15 and under are free. Tickets will be available for sale beginning March 9, 2009 at the credit union office. Choice of dinner will be Stuffed Chicken Breast or Swiss Steak.

**COME OUT AND ENJOY AN EVENING WITH YOUR FELLOW MEMBERS!**

Sincerely,

John Richards  
President

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*Dear Members:*

*Although the Mount Pleasant office will cease operations on March 1, sometimes events happen for a reason and new challenges present themselves in different ways. This is no different, I will be transferring to the New Stanton location in a new capacity with increased responsibilities. But most importantly, I will continue serving the relationships that we developed over the last nine years.*

*Best regards,*

*John K. Kapelewski*

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## Low Yields Don't Mean Stop Saving

We understand that savings yields are disappointing many members these days. The recession and lingering recovery mean that inflation's way down, always good news. But one price we pay for that is low yields on regular savings and certificates of deposit (CDs). Your credit union pays the best yield it can afford in today's environment.

And you should know that share savings and CDs still have a place in our savings plan. For example, you need money you can get to quickly without penalty for withdrawal. And it's smart to build a cushion against life's inevitable emergencies, such as a major car repair or the demise of an essential appliance.

If you have trouble saving, CDs can help. Because CDs aren't as liquid as transaction accounts, they provide that extra discipline you might need to keep funds on deposit.

## HOLIDAY CLOSINGS

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

January 19, 2009 .....Martin Luther King Day

February 16, 2009 .....Presidents Day

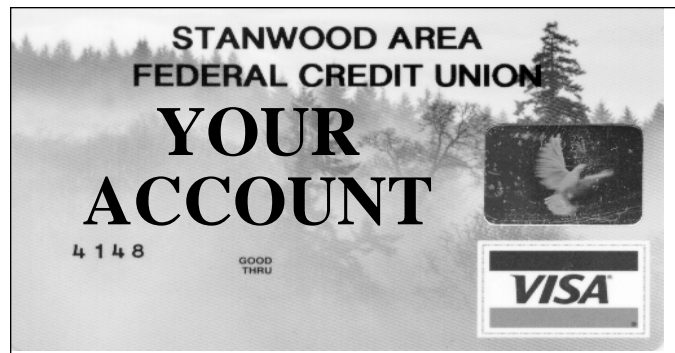
## Four Ways to Prevent Check Fraud

Don't make a draft of check to "cash." This allows anyone to cash it. Instead, write in the name of the cashing institution or your own name.

Don't use abbreviations on the payee line. A clever forger can change such items as "Co." or "Inc." into believable names.

Draw a line after the payee's name. This prevents a thief from becoming an alternate payee by adding the word "or" and an alias.

Print the dollar amount in capital letters, which are harder to alter than script. Begin writing at the extreme left and draw a line through the rest of the space. Otherwise, TWENTY FIVE could become ONE TWENTY FIVE OR TWENTY-FIVE HUNDRED.



## COMPARE WITH YOUR PRESENT CARD 9.9 % APR FIXED RATE

- No annual fee.
- Low percentage rate on purchase and cash advance.
- Interest free grace period on purchases (you can avoid finance charge by paying your account in full each month).
- It takes approximately 15 days after approval to receive your card.
- \$10.00 card replacement fee. (First replacement per year free)
- \$15.00 late payment fee VISA Credit Card
- \$10.00 over the limit fee VISA Credit Card

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

## NO SURCHARGE ATMS!!

There are several no surcharge ATMs in the area:

- USX FCU - 100 Bair Avenue, New Stanton
- WESTCO FCU - Rt. 119 @ Willow Crossing
- Mennonite FCU - 6161 Walnut Street, Scottdale
- LESCO FCU - 6 Avenue D, Latrobe
- VASCO FCU - 432 Depot Street, Latrobe
- All Sheetz - Including New Stanton & Youngwood
- Walmart - Belle Vernon

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# ***BEWARE OF PHISHING?***

**T**here's a new type of Internet piracy called "phishing." It's pronounced "fishing," and that's exactly what these thieves are doing: "fishing" for your personal financial information. What they want are account numbers, passwords, Social Security numbers, and other confidential information that they can use to loot your checking account or run up bills on your credit cards.

In the worst case, you could find yourself a victim of identity theft. With the sensitive information obtained from a successful phishing scam, these thieves can take out loans or obtain credit cards and even driver's licenses in your name. **They can do damage to your financial history and personal reputation that can take years to unravel.** But if you understand how phishing works and how to protect yourself, you can help stop this crime.

## **Here's how phishing works:**

**I**n a typical case, you'll receive an e-mail that appears to come from a reputable company that you recognize and do business with, such as your financial institution. In some cases, the e-mail may appear to come from a government agency, including one of the federal financial institution regulatory agencies.

The e-mail will probably warn you of a serious problem that requires your immediate attention. It may use phrases, such as "Immediate attention required," or "Please contact us immediately about your account." The e-mail will then encourage you to click on a button to go to the institution's Web site.

In a phishing scam, you could be redirected to a phony Web site that may look exactly like the real thing. Sometimes, in fact, it may be the company's actual Web site. In those cases, a pop-up window will quickly appear for the purpose of harvesting your financial information.

In either case, you may be asked to update your account information or to provide information for verification purposes: your Social Security number, your account number, your password, or the information you use to verify your identity when speaking to a real financial institution, such as your mother's maiden name or your place of birth.

**If you provide the requested information, you may find yourself the victim of identity theft.**

## **How to Protect Yourself**

- 1. Never provide your personal information in response to an unsolicited request,** whether it is over the phone or over the Internet. E-mails and Internet pages created by phishers may look exactly like the real thing. They may even have a fake padlock icon that ordinarily is used to denote a secure site. If you did not initiate the communication, you *should not* provide any information.
- 2. If you believe the contact may be legitimate, contact the financial institution yourself.** You can find phone numbers and Web sites on the monthly statements you receive from your financial institution, or you can look the company up in a phone book or on the Internet. The key is that *you* should be the one to initiate the contact, using contact information that you have verified yourself.
- 3. Never provide your password over the phone or in response to an unsolicited Internet request.** A financial institution would never ask you to verify your account information online. Thieves armed with this information and your account number can help themselves to your savings.
- 4. Review account statements regularly to ensure all charges are correct.** If your account statement is late in arriving, call your financial institution to find out why. If your financial institution offers electronic account access, periodically review activity online to catch suspicious activity.

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## **OUR SECURITY EFFORTS PROTECT YOU**

As part of the USA PATRIOT ACT STANWOOD AREA FEDERAL CREDIT UNION is implementing new security measures that protect you and your credit union.

The PATRIOT ACT requires all financial institutions to implement specific procedures to:

1. Verify a person's identity when opening an account.
2. Maintain records of information used to verify a person's identity.
3. Determine if the person opening an account appears on any lists of known terrorist suspects provided by a government agency.

These new security measures will not only help prevent money laundering and fight financial support of terrorism, but also will help in the prevention of identity theft and other types of fraud.

The USA PATRIOT ACT is part of antiterrorism legislation enacted after September 11, 2001.

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