



THE CARRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JANUARY 2011

MAILING ADDRESS:

New Stanton
444 Arona Road
P.O. Box C
New Stanton, PA 15672

OFFICE HOURS:

Monday thru Thursday
8:30 a.m. to 5:00 p.m.
Friday
8:30 a.m to 6:00 p.m.

Phone: 724-925-9505 or 1-800-525-6036

Fax: 724-925-6121

Email: safcu@comcast.net

SPECIAL LOAN PROMOTION

YOU TALKED - WE LISTENED!

RATE: 4.00%

TERM: 72 MONTHS

NEW MODEL YEARS: 2010 AND 2011

USED MODEL YEARS: 2008 AND 2009 FOR REMAINING LOAN TERM

(In-House Refinancing Not Eligible, Policy Underwriting Applies)

IF YOU FINANCED THE VEHICLE AT ANOTHER INSTITUTION, WE WILL
“BUYBACK” THE LOAN FOR THE REMAINING TERM. TALK TO ONE OF
YOUR COMPETENT LOAN OFFICERS FOR ALL THE DETAILS.

70th Annual Meeting Notice

Dear Member,

The 70th Annual Meeting of the Stanwood Area Federal Credit Union will be held at 10:00 a.m. on Saturday, April 9, 2011 at the Credit Union office. The purpose of the Annual Meeting of your credit union 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 3 members elected to the Board of Directors for a three year term. Members are entitled to enter their name for nomination by submitting a written request in a sealed envelope to the Nomination Committee (Jack Zink, Sue Siwula and Paul Patterson) by March 25, 2011. No nominations will be taken from the floor at the Annual Meeting.

Sincerely,

John Richards
President

ACCESS YOUR VISA AT HOME!

Do you need a better way to keep track of your Stanwood Area Visa Credit Card.

We have a way to make it simple. Access your credit card information on

<https://www.eZCardInfo.com>

- ✓ Check your available credit
 - ✓ View your current balance
 - ✓ Access previous statements
 - ✓ Download transactions to your personal financial management software
 - ✓ Change personal profile information online
 - ✓ Set alerts
 - ✓ Search for transactions
 - ✓ And much more
-

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.

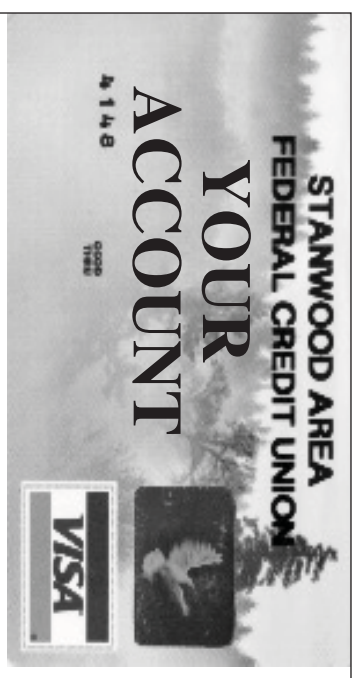
HOLIDAY CLOSINGS

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

January 17, 2011	Martin Luther King Day
February 21, 2011	Presidents Day

ATTENTION:

Members who conduct Automated Clearing House (ACH) Transactions. Effective April 7, 2011 there will be a \$25.00 fee imposed for each item that is returned by the Credit Union. Please make sure that you provide accurate account information to the organization that is initiating the debit/credit to your account.



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, Scottsdale
- ✘ LESCO FCU - 6 Avenue D, Latrobe
- ✘ VASCO FCU - 432 Depot Street, Latrobe
- ✘ All Sheetz - Including New Stanton & Youngwood
- ✘ Walmart - Belle Vernon

BEWARE OF PHISHING?

There'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:

In 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.

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.

