



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JANUARY 2012

SPECIAL AUTO LOAN PROMOTION 2009 - 2012 MODEL YEARS

RATE: 3.75%

TERM: 60 MONTHS

Learn how to receive 1/4% off any new or used auto loan with a new checking account, direct deposit, online banking or e-Statements. Expires March 31, 2012.

71st Annual Meeting Notice

The 71st Annual Meeting of the Stanwood Area Federal Credit Union will be held at 10:00 a.m. Saturday, March 24 2012 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 served as a director.
3. Have an opportunity to acquaint you with aims and ideals of your credit union.

There will be 3 board 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 Nominating Committee (John Richards, Jr., Don Waxter and Pat Bedont) by March 10, 2012. No nominations will be taken from the floor at the Annual Meeting.

Sincerely,

John Storey
President

HOLIDAY CLOSINGS

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

January 16, 2012Martin Luther King Day

February 20, 2012President's Day

FREE CHECKING

The first 50 checks are free for any new checking account.

Visit us online at
www.stanwoodfcu.org

NEW 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
8:30 a.m. to 5:00 p.m.
Friday 8:30 a.m. to 6:00 p.m.

GOT A NEW ADDRESS:

Please let us know whenever you move or change your phone number.

SUPERVISORY COMMITTEE NOTICE

The Supervisory Committee is conducting its annual account audit.

Please report any discrepancies to:

Erwin Pawlikowski, Chairman
Supervisory Committee
P.O. Box N
New Stanton, PA 15672

2012 CHRISTMAS CLUB FUNDS

If you have a Christmas Club Account, your balance will be automatically transferred into your Regular Share Savings account on October 1, 2012 for your convenience. You can request a check or withdraw funds as of that date. If you prefer to keep your current Christmas Club money on deposit, please call the Credit Union at 724-925-9505.

Checking Fees Taking a Bite Out of Your Budget?

Some of the great benefits:

1. FREE CHECKING ACCOUNT
2. No minimum balance
3. NO FEE Debit Card
4. Our members are able to use any CU\$ ATM or Sheetz ATM
5. Overdraft protection
6. Direct Deposit
7. Time-savings automatic payments

Unwind from the Holiday Crunch

Are your holiday bill payments due? Do you have financial “holiday hangover?” The Credit Union has a Bill Consolidation Loan just for you! Or, transfer your existing credit card balance to a Stanwood Area FCU VISA Credit Card to get you back on your feet. 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 is free)
- \$10.00 late payment fee
- \$10.00 over the limit fee

DORMANT ACCOUNTS

Please make a deposit or withdrawal to your account to make your account active to avoid the funds being escheated to the state.

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

FOR OFFICE USE ONLY

STANWOOD AREA FEDERAL CREDIT UNION

FOR CREDIT UNION USE ONLY

Share Balance _____

P.O. BOX C

LOAN Approved \$ _____

Loan Balance _____

444 Arona Road, New Stanton, PA 15672

DENIED

Other _____

724-925-9505 • 800-525-6036 • FAX 724-925-6121

SIGNATURE

**APPLICATION FOR LOAN
(Unsecured/Secured Closed End)**

Date _____

Office Hours: Monday - Thursday 8:30 am - 5 pm Friday 8:30 am - 6 pm

*** Important - Provide Proof of Income**

A. LOAN INFORMATION

Type of Loan (Please check)

- Signature
 - RV Vehicle
 - Motorcycle
 - Consolidated Loan Yes No
 - Payroll Deduction Yes No
 - Credit Disability Insurance Yes No
 - Credit Life Insurance Yes No
 - New Auto
 - Used Auto
 - Share Secured
- Account No. _____
Amount Requested _____
Term _____
Old Loan Balance, if any \$ _____
Year, Make & Model of vehicle purchasing _____
Loan Purpose _____

B. APPLICANT INFORMATION

Name _____ Date of Birth _____
Address _____ Years & Months at Address _____
City _____ State _____ Zip _____ Previous Address _____
Social Security No. _____ Home Phone _____ Best Time to Call _____
Employer _____ Employer Phone _____
Position _____ Years & Months on Job _____ Gross Monthly Wages _____
Previous Employer _____ Years & Months on Job _____
Other Monthly Income _____ Source of Monthly Income _____
 Own Mo. Payment \$ _____ Landlord or Mortgage Holder Name & Phone _____
 Rent Mo. Payment \$ _____ Mortgage Balance _____ Market Value of Home \$ _____
Name of nearest relative not living with you _____ Relationship _____
Address _____
Dependents (excludes self) _____ Ages _____

C. CREDIT INFORMATION

Please list all credit card and installment loans you now hold. Please use another sheet of paper if necessary.

Applicant	Balance	Mo. Payment	Applicant	Balance	Mo. Payment
Credit Reference			Credit Reference		
Credit Reference			Credit Reference		
Credit Reference			Credit Reference		

You don't have to include income from alimony, child support or separate maintenance if you don't want us to consider that income.

D. MISCELLANEOUS INFORMATION

Are there any other persons obligated on any of the above loans? Yes No
Which ones and who? _____
Are you a co-maker, co-signer or guarantor on any loan? Yes No
For whom? _____ To whom? _____
Have you been declared bankrupt in the last 14 years? Yes No
*PROOF OF INCOME: Shall be most recent payroll stub. If retired - proof of social security or pension required. If self-employed n- most recent income tax statement required.

E. SIGNATURES

I authorize you to investigate my credit record, to check statements I've made, to report your credit experience with me and to keep the application.
ALL INFORMATION SET FORTH IN THIS APPLICATION IS DECLARED TO BE A TRUE REPRESENTATION OF THE FACTS FOR THE PURPOSE OF OBTAINING THE CREDIT REQUESTED AND ANY WILLFUL MISREPRESENTATION ON THIS APPLICATION COULD RESULT IN CRIMINAL ACTION. Yes No I (would) (would not) like to be considered for a Visa Card.

Applicant's Signature _____ Date _____

