



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JANUARY 2013

SPECIAL AUTO LOAN PROMOTION

2010 - 2013

RATE: 2.90%

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, 2013.

72nd Annual Meeting Notice

The 72nd Annual Meeting of the Stanwood Area Federal Credit Union will be held at 10:00 a.m. Saturday, March 9, 2013 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 (Don Waxter) by February 23, 2013. No nominations will be from the floor at the Annual Meeting.

Sincerely,

John H. Richards, Jr.

President

HOLIDAY CLOSINGS

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

January 21, 2013Martin Luther King Day

February 18, 2013President's Day

March 29, 2013 .. Good Friday Closing at 12 p.m.

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.

VISA CREDIT CARD BALANCE TRANSFER PROMOTION

3.9% APR Balance Transfer • No Balance Transfer Fee

No Annual Fees • Top-Rated Customer Service

Give yourself a credit card makeover. Stop by today to learn more about transferring your high-interest balance to a VISA card.

Balance transferred will remain at the 3.9% APR for 12 months from the first balance transfer and then the rate will go back to the original rate listed on your statement. Promotional rate valid on balance transfers made through March 31, 2013. Transfers cannot exceed credit line. For each credit card balance to be paid, please supply a copy of your most recent credit card statement. Internal balance transfers are not eligible for the promotional rate. It is your responsibility to verify that the credit cards are paid in full. Stanwood Area Federal Credit Union reserves the right to refuse any balance transfers requests.

Effective April 1, 2013

Money Orders \$1.00

Return NSF Check..... \$30.00

ACH Return Fee \$30.00

Return Statement Bad Address..... \$1.25

e-Statements are Here!

Start the new year off with fewer stacks of paper to file? Now you can sign up on our website at stanwoodareafcu.org. Then you will be able to access your statements 24/7 through our secure website. They are more convenient and even safer than paper statements. Sign up today!

Effectiveness of Certain Authentication Techniques

Device Identification

When a member logs into an online banking system the credit union typically loads a cookie onto the member's PC to confirm that it is the same PC that was enrolled by the customer and matches the login ID and password that is being provided. In recent years fraudsters have been able to copy and move that cookie which allows the fraudster to impersonate the member. The Guidance recommends that credit unions use a "one-time" cookie that creates a more complex digital fingerprint which would increase the likelihood that a fraudster would not be able to impersonate a member.

Challenge Questions

When a member forgets their username and password the credit union would ask challenge questions that are set up at the time the member creates an online banking profile. The questions were generally things that were easy to remember (mother's maiden name, year of high school graduation, etc.) but due to the explosion of social media in recent years, fraudsters have more and more access to the answers to these basic questions. The Guidance recommends that the challenge questions contain more "out-of-wallet" questions that do not rely on publicly available information. There should also be more than one question and contain a "red herring" questions that is designed to trick a fraudster.

Authentication in an Internet Banking Environment

In October 2005, the Federal Financial Institutions Examination Council Agencies issued guidance that provided a risk management framework for financial institutions offering Internet-based product and services to their members. Credit Unions should use effective methods to authenticate the identity of members. The techniques employed should be commensurate with the risks associated with the products and service offered and the protection of sensitive member information.

Are you ready to take online banking to the next level?

We're making changes to your online banking platform to give you more choice, freedom and convenience than ever. With one-click access to the activities that matter most to you, you can customize your home banking experience to fit your needs.

Your new online banking platform will still have the features and functionality you're accustomed to, but with more flexibility for you. For example, you can arrange your home banking main page to include the features and functions that you use most often. You will also enjoy some new features, such as the ability to set up recurring transfers and automatic transfers whenever an account balance gets too high to too low.

To get started, you'll simply log in and start using your new options. The first time you log in following the refresh, you will use your member number. After that, you can change it to a new user ID that is personal to you and easier to remember. During the first log-in process, you will also set up your additional security layers, such as questions and images. You will only need to do this the first time you log in.

Once you log in, you are now ready to begin customizing your view. Choose between a two-or-three column layout and move, delete and add boxes of content to your taste. All of your current settings and information, such as automatic payments and bill pay information, will migrate to the new system. There's no need for you to set it up again.

If you haven't yet taken advantage of online banking, there's not better time to begin. The flexibility, improved security and increased functionality of the new online banking platform give you the power to control your banking experience - right at your fingertips.

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 _____

