THE CRIER
STANWOOD AREA FEDERAL CREDIT UNION

ANNUAL MEETING

Date and Time: April 9, 2022 at 10:00 a.m.

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

There is one board seat up for election. The seat is for a 3 year term. The nominating committee present the following nominee: Carol Colborn

Any individual not listed above as a nominee may submit a petition to have their name added to the ballot. The below requirements must be met and the procedures must be followed for individuals to have their name placed on the ballot by petition.

1) To submit your name for consideration, you:
   a) Must be a current member of the Stanwood Area Federal Credit Union in good standing. (Reminder: only the primary account holder is a member - co-signers or secondary names on an account are not members)
   b) Cannot have been convicted of a crime involving dishonesty or breach of trust, unless the NCUA Board has waived the prohibition for the conviction.
   c) Must meet the minimum age requirement of 18 years (established under Article V, SEction 7 of our Federal Credit Union By-Laws)

2) By close of day February 18, 2022*, the board Chairman must receive a written request with the following information at our office located at 444 Arona Road, New Stanton, PA 15672
   a) A statement that you are agreeable to your name being placed in nomination, and are willing and able to serve on the Board of Directors if elected.
   b) A brief biography (statement of qualifications and biographical data), as all individuals appearing on the ballot will have their names and a brief biography posted in a conspicuous place in the credit union office at least 35 days before the annual meeting.
   c) A dated petition signed by at least 20 current members meeting the minimum age requirement of 18 years established under Article V, Section 7 of our Federal Credit Union By-Laws. Each signature must have the member's name printed legible, so membership can be confirmed. Any illegible names will not count towards the 20 required minimum. Forms available at the credit union office.

*Date is no later than 40 days prior to the Annual Meeting and adheres to the required 30 days that the board is required to provide members to submit a petition.

The United State Postal Service (USPS) implemented changes to their service standards for First-Class Mail. Delivery, depending on distance, can now take up to five days. These changes may impact how quickly you receive mail from us, and how quickly we receive mail - like payments - from you. To learn more about how these services changes may impact you before mailing items to us, visit USPS.com.

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.

Your Stanwood VISA Debit and Stanwood VISA Credit cards are now able to be used virtually as part of the following Pay systems:

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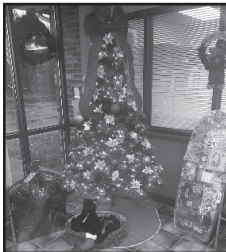
The Credit Union Office will be closed on the following holidays.

January 1, 2022 ....New Year's Day
January 17, 2022 .... Martin Luther King Jr. Day
February 21, 2022 ....President's Day

REMINDER:
VISA payments received after 4 p.m. will be processed the next **business** day.

Congratulations to our give-a-way winners!

CONTACT INFORMATION

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.

App Permissions: How much access is too much access?

Have you noticed that every time you install a new app on your phone or tablet, it immediately asks for access to your photos, camera, location or something else that you're not quite sure you should give it access to? How do you decide which apps need what kind of access?

Here are a few tips to consider:

Read app permissions and reviews before installing - Developers are usually responsible for outlining what kind of permissions their app will need (and for what reason) in their respective app store listing. If it doesn't make sense, or if other users have warned of permission issues in reviews, stay away.

Use common sense - It stands to reason that you're not going to be able to use a photo editing app if you don't give it access to your photos, but they probably don't need access to your location. Similarly, a GPS app will need access to your location but shouldn't need access to your photos.

If offered, enable "only while app is open" - This helps you keep your data to yourself when you're not using the app and it will also likely save on battery consumption.

Keep in mind that you can always change these permissions later in your phone's settings, and you should go in there periodically to review which apps have access to what. Staying on top of permissions can give you an added layer of peace of mind as you use some of these helpful apps!