



THE CRIER



www.stanwoodareafcu.org

JANUARY 2024

ANNUAL MEETING



Date and Time: April 13, 2024 at 10:00 a.m.

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

There are two board seats up for election. The seats are for a 3 year term. The nominating committee present the following nominee: John Storey, Mark Menanno

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 28, 2024*, 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.



Celebrating 20 Years of Service

Thank you to Karen Eriksson for 20 years of service to the credit union and our members. Here's to many more.

It's YOUR Money, Make Certain YOU Keep It!

Your dormant account could cost you money. Did you know the funds in your account could be sent to the Unclaimed Property Department of Pennsylvania if no activity can be found on your account within the last three years? (Dividends do not qualify for activity on your account). You can prevent your account from being closed and all available funds sent to your residential state by reactivating your account by doing one of the following: Make a deposit or withdrawal (in any amount) to/from your account either by mail, or in person, or by calling our Office at 724-925-9505 to reactivate your account. If you do not activate your account within 24 months or longer, your account will be charged a fee of \$5.00/month. It's important to remember to keep your address and phone number current with us.

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.



CONTACT INFORMATION:

444 Arona Road
 New Stanton, PA 15672
 Phone: 724-925-9505
 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.

HOLIDAY CLOSINGS

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

January 1, 2024New Year's Day

January 15, 2024 Martin Luther King Jr. Day

February 19, 2024President's Day



Subject: ACTION NEEDED: Stanwood Area Federal Credit Union's New Benefits - Don't Forget to Enroll!

Don't forget to check out your savings marketplace, our one-stop shop for exclusive and convenient savings on the products, services, and experiences you know and love.

It's cost-free and easy to enroll. Just visit <https://stanwoodareafcu.savings.workingadvantage.com> or scan the QR Code below and begin receiving discounts on:

- Electronics
- Appliances
- Theme Parks
- Hotels
- Movie Tickets
- Rental Cars
- Gift Cards
- Apparel
- Cars
- Flowers
- Fitness Memberships
- Groceries
- Special Events
- And More!



Stanwood Benefit Vault

UNLOCK YOUR MEMBER SAVINGS!

Email

CONTINUE



FRAUD ALERT:

We will never contact you and ask for your full debit or credit card number, your PIN, SSN, or to send money via gift card or cryptocurrency.

Fraud Alert

We have heard from members that they have received calls from someone posing as from a Fraud Department. During the call, they attempt to verify transactions, get full account numbers or full Social Security Numbers, or convince members to send money via gift cards or cryptocurrency (Bitcoin, etc.).

Protect yourself and your information

Please remember:

- Even if a call appears to be coming from a Fraud Department, we **will never ask you for FULL account number, your PIN, or your SSN.**
- **We will never ask you to purchase or send** gift cards or cryptocurrency.
- If you receive a call and feel that it is suspicious, **immediately hang up.**

Protect yourself and your information

Please remember:

- ⚠ Even if a call appears to be coming from our Fraud Department, we **will never ask you for full account numbers, your PIN, or your SSN.**
- ⚠ We will **never ask you to purchase or send** gift cards or cryptocurrency.
- ⚠ If you receive a call and feel that it is suspicious, **immediately hang up**



Thank you to all those that helped with our 'Toys for Tots' drive, with our Youngwood Food Pantry drive and congratulations to our 'give-a-way' winners.



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