



# THE CRIER



[www.stanwoodareafcu.org](http://www.stanwoodareafcu.org)

**JANUARY 2026**

## 86TH ANNUAL MEETING



**Date and Time:** April 11, 2026 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 nominees:** Cindy Fletcher and Pat Bedont

### Election Petition Process

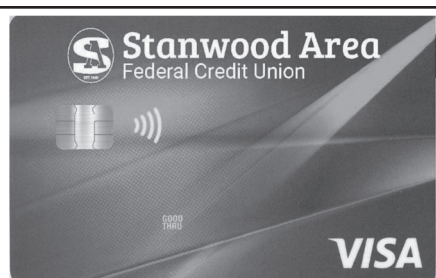
Any individual not listed above as a nominee may submit a petition to have their name added to the ballot. The below requirements must be met and the procedures must be followed for individuals to have their name placed on the ballot by petition.

- 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 27, 2026\*, 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.



**Congratulations to all the winners of our year-end holiday give-away**



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

### 1.99% Credit Card Balance Transfer

Transfer high interest rate balances to your Stanwood VISA card, 1.99% APR on balance transfers with NO transfer fee. Terms and conditions apply, stop or call for details.



**1940 - 2025**  
*Celebrating 85 Years*  
**Stanwood Area**  
Federal Credit Union





# QR CODES ARE EVERYWHERE. SO ARE FRAUDSTERS.

Fraud can sound scary - especially when it involves something as innocent as a QR code. Protect yourself from fraud related to QR codes with a little bit of education.

## HOW FRAUDSTERS ARE USING QR CODES:

Although it has a cute name (quishing), fraudsters are now using QR codes to try to get personal details or have you install malware on your device after scanning a code. The criminals can then use the details or malware to access your accounts and sensitive information.

## HOW TO AVOID "QUISHING:"

- Don't scan QR codes from unsolicited emails/texts: Treat QR codes like suspicious links and always take extra caution.
- Check for tampering: If a physical QR code looks like a sticker on top of another, it may be malicious.
- Use your bank's app directly: If a QR code claims to link to online banking or payments, open your official app instead.
- Use your phone's native camera. Use the QR code scanner built into your smartphone's camera instead of a third-party app. This is often a more secure option.
- Never enter sensitive information via an unverified QR code. If you scan a code and are taken to a site asking for your password, credit card number, or personal data, close it immediately. Instead, go to the official website directly.

## YOU'VE GOT THIS.

Even though it can seem overwhelming to stay ahead of the fraudsters, you've got this.

## DON'T MISS OUT!

Explore discounts on travel, shopping, live events, and health and wellness. Enroll today and start saving all year long.

**START SAVING TODAY!**

SCAN QR CODE

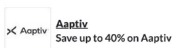
**Stanwood Benefit Vault**

**GET REWARDED!**



<https://stanwoodareafcu.savings.workingadvantage.com>

### HIGHLIGHTED OFFERS



Disclaimer: By accessing Stanwood Benefit Vault, you accept the policies documented in our terms and privacy documents, which can be reviewed at <https://stanwoodareafcu.savings.workingadvantage.com/common/terms-of-use>.  
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## HOLIDAY CLOSINGS

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

January 1, 2026 ..... New Year's Day  
January 19, 2026 ..... Martin Luther King Jr. Day  
February 16, 2026 ..... President's Day



## CONTACT INFORMATION:

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New Stanton, PA 15672  
Phone: 724-925-9505  
Fax: 724-925-6121  
Email: [safcu@comcast.net](mailto: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.

