



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JULY 2014

STANWOOD AREA FEDERAL CREDIT UNION PRIVACY NOTICE

At Stanwood Area F.C.U., your privacy is a top priority. This notice describes how we protect the privacy of your personal information and gives you an opportunity to let us know if you do not want certain information about you disclosed to other parties. Throughout this notice, the word “information” refers to personal information about you that may not be publicly available.

INFORMATION THAT WE COLLECT AND MAY DISCLOSE TO OTHERS:

- Applications and other forms you submit to us.
- Information about your transactions with us.
- Information about your transactions with others.
- Consumer reporting agencies.

PARTIES TO WHOM WE MAY DISCLOSE THE INFORMATION:

We may disclose information about you to the following types of third parties.

- Financial service providers, such as those that provide mortgage securities and insurance services. We may disclose all the information we collect, as described above, to companies that perform services on our behalf or to other institutions with which we have joint marketing agreements. We may also disclose information about you, as permitted or required by law.

HOW TO OPT OUT OF CERTAIN DISCLOSURES OF INFORMATION ABOUT YOU:

If you do not wish us to provide this information to other non-affiliated companies, you may advise us of your wishes by calling the Credit Union at (724-925-9505) or by filling in the “OPT OUT” form below and mailing it to the following address: STANWOOD AREA FEDERAL CREDIT UNION, 444 Arona Road, New Stanton, PA 15672. By notifying us at the address above, the information we may share will be limited to that relating to the existence, history and current status of your accounts with affiliated parties and others having the privilege by law to receive such information.

HOW WE PROTECT YOUR INFORMATION:

We restrict access to information about you to those credit union personnel who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

STANWOOD AREA FEDERAL CREDIT UNION OPT OUT FORM

Name: _____

Address: _____

Account #: (If Known) _____

I prefer that the Credit Union not disclose my information to not-affiliated parties.

I understand this does not include disclosures permitted by law and will not apply to disclosures to companies that perform marketing services on our behalf.

Signature: _____

HOLIDAY CLOSINGS

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

July 4, 2014.....Independence Day
September 1, 2014 Labor Day

MOBILE BANKING COMING SOON!

Now is the time to sign up for Mobile Banking.
Banking at the convenience of your fingertips!

GET YOUR STANWOOD AREA FCU STATEMENT FAST, FAST, FAST

Please remember Stanwood Area FCU offers FREE E-statements to our members who want to have immediate access to their statements. It's fast and safe. Why wait to get your statement in the mail when you can get it on-line? You're able to print it out (if you prefer paper statements) and/or download them and save for quick and convenient reference.

IMPORTANT INFORMATION

Please be sure to keep the credit union informed of any change in your address, email or phone number. Thank You.

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

VISA BALANCE TRANSFER

Enjoy Your Summer

TAKE THAT DREAM VACATION!

With our great rates and terms, you can afford to enjoy your summer again!

2.99% A.P.R.

- No balance transfer fees

- No annual fees

- Top-rated customer service

CALL TODAY AT 724-925-9505

OVERDRAFT PRIVILEGE PROGRAM

Overdraft Privilege is a non-contractual service provided by the credit union designed to help members who occasionally overdraw their checking accounts. By paying items up to the established limit, the credit union can protect members from additional costs associated with returned items, such as merchant fees and late fees. As long as the member maintains their account in good standing, the credit union may continue to extend the overdraft privilege limit; however, the credit union is not obligated to pay any items.

WE HAVE INTERNET HOME BANKING!

Do your banking anytime from anywhere... Internet Home Banking is available to make your life easier. This service allows you to access your account(s) to view deposit and withdrawal histories, check clearings, and balances. You can transfer between accounts and make loan payments that you have at the credit union. There is a convenient feature that allows you to schedule payments or transfers to be made occasionally or regularly. **It's fast, it's easy and it's free!**

Effective 8/1/14 ATM Transaction Fee - first eight (8) ATM transactions per month are FREE a \$1.00 fee each thereafter. Also, Foreign Check Fee of \$10.00 effective 8/1/14.

HOME REPAIRS, VACATION, OASIS AND COLLEGE TUITION

With a Home Equity Loan from Stanwood Area Federal Credit Union . . . anything is possible!

We want to put some extra cash in your pocket. That's why we're happy to offer you a Home Equity Loan. So go ahead and get **READY** to tackle that home project, get **SET** to send the kids off to college, or **GO** on a family vacation!

As low as 4.25% APR ***No hidden fees or closing costs!***

Apply today and take advantage of our great rates and low re-payment terms!

*Rates subject to change without notice. Rates range from 3.90% - 4.90%.

Did you know that your immediate family is eligible to be a member of Stanwood Area Federal Credit Union?