



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JULY 2018

ANNUAL MEETING

Date and Time: October 27, 2018 at 10:00 a.m.

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

Board Member Nominees:

- 1) Carol Colborn
- 2) John Storey, Sr.
- 3) Jack Zink

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.
 - 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).
 - d) Cannot have an immediate family member as a paid employee of the credit union (established under Article VI, Section 2 of our Federal Credit Union By-Laws).
- 2) By September 10, 2018¹, the board Secretary 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 (which is September 15, 2018).
 - c) A dated petition signed by at least 25 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 25 required minimum. Forms available at the credit union office.

¹ 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.

COMPREHENSIVE IDENTITY PROTECTION SERVICES

Scenario: Roger always uses the same email and password combination for online accounts so he can easily remember his credentials. This morning, he received an email announcing that his favorite online retailer experienced a data breach and his login credentials had been compromised. Little did he know, by the time he learned about the breach, his information had already been sold on the black market, and his accounts at MY FCU infiltrated using the same login information.

The average data breach took 80 days to detect, and more than 123 days to resolve.

Among consumers who had a credit and/or debit card breached, 39% suffered identity fraud.

Nearly 1 in 3 data breach victims in 2013 also became a fraud victim in the same year.

Solution: While no product can prevent identity theft, Sherpa Identity Protection provides proactive monitoring to quickly identify fraudulent activity and put you on the right path forward should your information be compromise.

Digital Ally, Sherpa's proprietary technology, proactively detects stolen personally identifiable information (PII) and compromised confidential data. Digit Ally is the only identity monitoring solution designed for proactive cyber detection on an international level - breaking language barriers and detecting identity theft across the globe.

At any point in time, Digit Ally technology is monitoring thousands of websites and millions of data points using a variety of data gathering techniques such as chat room monitoring, spidering/crawling capabilities and forum extraction, to make sure compromised credentials are spotted before they are stolen. Digit Ally will alert you if it finds your PII being bought or sold online.

Learn more about the identity protection services available to you through Stanwood Area Federal Credit Union and Sherpa.

Visit www.protectedbysherpa.com today! www.stanwoodareafcu.org

Attention Debit or Credit Card Users

If you have a debit or credit card please notify the credit union that you will be going out of the local area for business or pleasure. We need to know the dates and the states that you will be visiting in your travels this will prevent a temporary block on your debit or credit card.

PLANNING YOUR VACATION DON'T LEAVE TOWN WITHOUT A VISA TRAVEL CARD

- Cards are not directly linked to savings or share draft accounts, however funds can be loaded from your credit union accounts. This gives you peace of mind when traveling because the card isn't tied to your accounts at the credit union.
- Minimum load of \$100 and maximum allowed on card is \$5,000.
- Free Travel Enhancements - Purchase Security, Travel and Emergency Assistance and Lost Luggage Reimbursement.
- A low cost of \$5.95

SKIP-A-PAY

Your Summer Lifesaver

Free up some CA\$H this summer! Skip your qualified SAFCU loan payment* in July, August or September! Contact the credit union for further details.

VACATION LOAN UP TO \$5,000 at 7.99% for 24 months

New money only

*Based on your credit worthiness

Tickets Available For Members

Idlewild.....	\$33.00
Kennywood	\$33.00
Sandcastle	\$24.00

HOLIDAY CLOSINGS

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

July 4, 2018 Independence Day
September 3, 2018 Labor Day

Sign up for e-Statements.

Your statements are available on the 1st of the month instead of waiting for it in the mail.

LOOKING FOR A NEW OR USED CAR?

We offer free pre-approvals, so you know exactly what your rate will be before you head to the dealership! Pre-approvals give you more bargaining power on the lot, because you won't have to negotiate financing you will only have to negotiate the price of the vehicle.

We would also love the opportunity to take a look at your existing auto loan from another financial institution. Chances are, we can save you money by refinancing that loan with us! We have a loan for YOU!

NEW OR USED AUTO LOAN RATES AS LOW AS 2.5%*

48 Months and 60 Months

*Rates subject to change without notice

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
9:00 a.m. to 4:30 p.m.
Friday 9:00 a.m. to 5:30 p.m.

REFER YOUR FAMILY OR FRIENDS TO YOUR CREDIT UNION AND WIN \$50

Our members have given us great compliments by referring friends and family to become members of the Credit Union. The Credit Union philosophy is "people helping people". We would like to thank you for helping our membership grow. Each member referral will be eligible for a chance to win \$50 in our quarterly drawing. Persons who live, work, worship or go to school in Westmoreland County are eligible to join our Credit Union.

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



EQUAL HOUSING
LENDER