



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

OCTOBER 2011

Looking for a perfect gift
this holiday season?

VISA Gift Card

\$10 to \$500

Cost \$2.00 Per Card



SPECIAL AUTO LOAN PROMOTION

2008 - 2012 Model Years

RATE: 3.75%

TERM: 48 MONTHS

1/4% off any new or used
auto loan with a new checking
account, direct deposit, online
banking or e-Statements

Expires 12-31-11

The Board of Directors, Officers and Staff of your credit union wish all
of our members and their families a safe and Happy Holiday Season.

MAILING ADDRESS:

444 Arona Road
P.O. Box C
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
8:30 a.m. to 5:00 p.m.
Friday 8:30 a.m to 6:00 p.m.

GOT A NEW ADDRESS?

Please let us know whenever you move
or change your phone number.

New Revised Fee Schedule

Effective on January 1, 2012 the following fee will be \$25.00 for any NSF check, ATM or ACH and Debit Card Transaction that is returned.

Holiday Closings

Columbus DayOctober 10, 2011

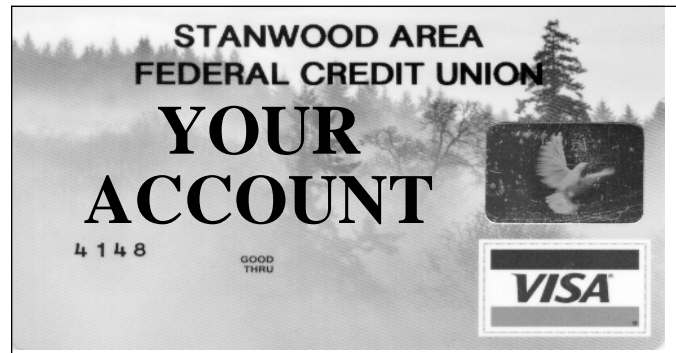
Veteran's DayNovember 11, 2011

Thanksgiving Day November 24, 2011

ChristmasDecember 26, 2011

New YearsJanuary 2, 2012

Santa will be visiting our New Stanton office on Friday, December 16 from 5:00 - 6:00. Bring the kids to meet Santa and receive a gift!



COMPARE WITH YOUR PRESENT CARD 9.9 % APR FIXED RATE

- No annual fee.
- Low percentage rate on purchase and cash advance.
- Interest free grace period on purchases (you can avoid finance charge by paying your account in full each month).
- It takes approximately 15 days after approval to receive your card.
- \$10.00 card replacement fee. (First replacement per year free)
- \$10.00 late payment fee VISA Credit Card
- \$10.00 over the limit fee VISA Credit Card

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

Any member making a transaction at the Credit Union Office between November 28 and December 16, 2011 will be able to sign up for one of the gifts under the tree in the lobby. Any child, (12 years and under) may sign up for the giant Christmas Sled.

IF YOU CANNOT COME INTO THE OFFICE
PLEASE MAIL THIS COUPON TO THE CREDIT UNION.



ADULT GIFT GIANT SLED

NAME _____

ADDRESS _____

PHONE _____

COUPON MUST BE RECEIVED BY
DECEMBER 16, 2011

Checking Fees Taking a Bite Out of Your Budget?

Some of the great benefits:

1. FREE CHECKING ACCOUNT
2. No minimum balance
3. NO FEE Debit Card
4. Our members are able to use any CU\$ ATM or Sheetz ATM
5. Overdraft protection
6. Direct Deposit
7. Time-savings automatic payments

FREE CHECKING

The first 50 checks are free for any new checking account.

e-Statements are Here!

Would you like to have fewer stacks of papers to file each month? How would you like to access your statements anytime through our secure website? e-Statements are electronic versions of your credit union statements that get mailed to your home. They are more convenient and even safer than paper statements. Sign up for our e-Statements program to receive all this and more. Sign up today!

BILL PAYMENT

Save time and money by paying your bills through Stanwood Area Federal Credit Union's Online Banking. Call the Credit Union today to sign up.

Does Your Family Belong? www.IBelong.org

Credit unions are not making money, they are about helping people. When you join a credit union, you are not just a customer; you are a member-owner. Because you own your credit union, you receive better rates, lower fees, and a higher level of service than what is typically available elsewhere.

Our credit union serves people who live, work, worship or go to school within Westmoreland County. Now is the time to sign up all of your family members. Further details are available at the Credit Union.

Funds availability will increase from \$100 to \$200. The required minimum amount of funds from a check deposit that must be available for withdrawal the next business day effective August 20, 2011.

Join us on October 20, to help us celebrate International Credit Union Day. Refreshments will be served in the Credit Union office!
Coloring Contest for the Youth

Christmas Club Checks
Will Be Mailed
The Week Of October 24, 2011