



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

OCTOBER 2012

HOME EQUITY SPECIAL

3.90% FOR 60 MONTHS AND 4.25% FOR 15 YEARS

AUTO LOAN SPECIAL

2009 - 2013

2.90% FOR 60 MONTHS

3.50% FOR 72 MONTHS

1/4% OFF ANY NEW OR USED AUTO LOAN WITH A
NEW CHECKING ACCOUNT, DIRECT DEPOSIT,
ONLINE BANKING OR e-STATEMENTS

IMPORTANT INFORMATION: Rates reflect a .25% reduction for Automatic Payment service and loan amounts up to 100% of the retail value of the vehicle. Your rate will increase if you discontinue Automatic Payment Service. Loan rates are effective until December 31, 2012.

WE CAN BEAT 0%

The flashy dealer advertising catches your eye. "Pay nothing in interest!" "Zero percent financing!" On the surface, it seems to be a no-brainer. Grab the deal and run. But not so fast.

LOOK A LITTLE DEEPER. If you take 0% financing, you might not be able to take cash incentives. Let's do the math for the following hypothetical situation.

	STANWOOD	0% FINANCING OFFER
Purchase Price	\$30,000.00	\$30,000.00
Rebate	\$4,000.00	
Amount Remaining To Finance	\$26,000.00	\$30,000.00
Interest Rate	2.65%	0%
Interest Paid	\$1,788.84	\$0
Monthly Payments	\$463.15	\$500.00
Total Amount Out Of Pocket	\$27,788.84	\$30,000.00
SAVINGS	\$2,211.16	N/A

*Annual Percentage Rate. Savings assume you make scheduled payments for the length of the loan.

TUNE UP TO TUNE INTO SAVINGS

YOUR CAR - Keep it tuned up with properly inflated tires to maximize your fuel dollars. Spend a Saturday addressing the junk in your trunk. Hauling an extra 100 pounds could reduce your fuel economy by up to 2%, according to fueleconomy.gov.

YOUR HOUSE - It's one of the biggest investments you'll make in your lifetime. Take time to perform maintenance that will extend its life and probably save you some money. Repair or replace damaged gutters, carefully inspect brick or stucco for signs of damage, and check outside hose faucets. Don't forget to get your heater checked before winter.

HOLIDAY CLOSINGS

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

Monday, October 8.....Columbus Day
Monday, November 12.....Veterans Day
Thursday, November 22..... Thanksgiving Day
Tuesday, December 25Christmas Day

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.

FREE CHECKING

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

Visit us online at www.stanwoodfcu.org

GET FEDERAL BENEFIT CHECKS?

The U.S. Treasury requires you to switch to electronic payments by March 1, 2013. Sign up today!

www.GoDirect.org or 1-800-333-1795

top by the credit union for assistance.

NEW MAILING ADDRESS:

All payments should be sent to:

444 Arona Road

New Stanton, PA 15672

Phone: 724-925-9505

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. It's very important that we have up-to-date information so that you will continue to receive our correspondence. If your information is changing, mail or fax us authorization to update our records. All address changes must include your signature.

Join us on October 18, to help us celebrate International Credit Union Day. Refreshments will be served in the credit union office.

2012 CHRISTMAS CLUB FUNDS

If you have a Christmas Club Account, your balance will be automatically transferred into your Regular Share Savings account on October 15, 2012 for your convenience. You can request a check or withdraw funds as of that date. If you prefer to keep your current Christmas Club money on deposit, please call the Credit Union at (724) 925-9505.

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!

Does Your Family Belong? www.IBelong.org

Credit Unions are not about 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

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.

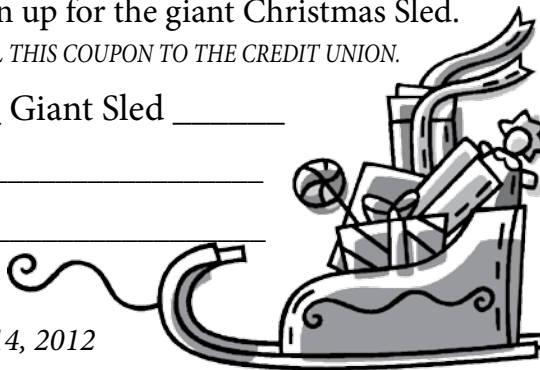
Adult Gift _____ Giant Sled _____

Name _____

Address _____

Phone _____

Coupon must be received by December 14, 2012



Any member making a transaction in the Credit Union Office between November 23 and December 14, 2012 will be able to sign up for one of the gifts under the tree in the lobby.

HAPPY HOLIDAYS!

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.

DORMANT ACCOUNTS

To avoid a monthly charge of \$2.00 please make a deposit or withdrawal to your account to make your account active.

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

FOR OFFICE USE ONLY

STANWOOD AREA FEDERAL CREDIT UNION

FOR CREDIT UNION USE ONLY

Share Balance _____

444 Arona Road

LOAN Approved \$ _____

Loan Balance _____

New Stanton, PA 15672

DENIED

Other _____

724-925-9505 • 800-525-6036 • FAX 724-925-6121

SIGNATURE

APPLICATION FOR LOAN
(Unsecured/Secured Closed End)

Date _____

Office Hours: Monday - Thursday 8:30 am - 5 pm Friday 8:30 am - 6 pm

* Important - Provide Proof of Income

A. LOAN INFORMATION

Type of Loan (Please check)

- Signature
 - RV Vehicle
 - Motorcycle
 - Consolidated Loan Yes No
 - Payroll Deduction Yes No
 - Credit Disability Insurance Yes No
 - Credit Life Insurance Yes No
 - New Auto
 - Used Auto
 - Share Secured
- Account No. _____
Amount Requested _____
Term _____
Old Loan Balance, if any \$ _____
Year, Make & Model of vehicle purchasing _____
Loan Purpose _____

B. APPLICANT INFORMATION

Name _____ Date of Birth _____
Address _____ Years & Months at Address _____
City _____ State _____ Zip _____ Previous Address _____
Social Security No. _____ Home Phone _____ Best Time to Call _____
Employer _____ Employer Phone _____
Position _____ Years & Months on Job _____ Gross Monthly Wages _____
Previous Employer _____ Years & Months on Job _____
Other Monthly Income _____ Source of Monthly Income _____
 Own Mo. Payment \$ _____ Landlord or Mortgage Holder Name & Phone _____
 Rent Mo. Payment \$ _____ Mortgage Balance _____ Market Value of Home \$ _____
Name of nearest relative not living with you _____ Relationship _____
Address _____
Dependents (excludes self) _____ Ages _____

C. CREDIT INFORMATION

Please list all credit card and installment loans you now hold. Please use another sheet of paper if necessary.

Applicant	Balance	Mo. Payment	Applicant	Balance	Mo. Payment
Credit Reference			Credit Reference		
Credit Reference			Credit Reference		
Credit Reference			Credit Reference		

You don't have to include income from alimony, child support or separate maintenance if you don't want us to consider that income.

D. MISCELLANEOUS INFORMATION

Are there any other persons obligated on any of the above loans? Yes No
Which ones and who? _____
Are you a co-maker, co-signer or guarantor on any loan? Yes No
For whom? _____ To whom? _____
Have you been declared bankrupt in the last 14 years? Yes No
*PROOF OF INCOME: Shall be most recent payroll stub. If retired - proof of social security or pension required. If self-employed n- most recent income tax statement required.

E. SIGNATURES

I authorize you to investigate my credit record, to check statements I've made, to report your credit experience with me and to keep the application.
ALL INFORMATION SET FORTH IN THIS APPLICATION IS DECLARED TO BE A TRUE REPRESENTATION OF THE FACTS FOR THE PURPOSE OF OBTAINING THE CREDIT REQUESTED AND ANY WILLFUL MISREPRESENTATION ON THIS APPLICATION COULD RESULT IN CRIMINAL ACTION. Yes No I (would) (would not) like to be considered for a Visa Card.

Applicant's Signature _____ Date _____

