



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

OCTOBER 2017

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

We would like to thank you for helping our membership grow. 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." Each member referral will be eligible for a chance to win \$50 in our quarterly drawing.

HOLIDAY CLOSINGS

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

Monday, October 9..... Columbus Day
Friday, November 10 Veterans Day
Thursday, November 23 Thanksgiving Day
Monday, December 25 Christmas Day
Monday, January 1 New Year's Day

CHRISTMAS LOAN SPECIAL

Christmas Loan Special up to \$2,000.00 as low as 7.99% for 10 months. New money only and based on your credit worthiness. To receive the promotional interest rate, you must have an active SAFCU checking account with direct deposit. Loan proceeds will be disbursed ONLY after direct deposit has been started and received. Repayment will start January 2018 and must be completed by November 30, 2018. No payment will be required until January 2018; however Interest will accumulate from date of loan disbursement. Offer is good to members in good standing. Offer expires December 31, 2017.

Thinking about that special someone? Get a gift that everyone can use to buy ANYTHING! ANYWHERE! Get your VISA Gift Cards now at SAFCU at a low cost of \$2.00

Join us on October 19, to help us celebrate International Credit Union Day. Refreshments will be served in the credit union office.

SHERPA IDENTIFY PROTECTION: YOUR TRUSTED GUIDE FOR PERSONAL DATA SECURITY

The reality has sunk in for most of us, as the Equifax breach exposed sensitive personal information for 143 million Americans. Chances are that you and your family have been affected. The theft of personal information can turn lives upside down. Without assistance, it can damage finances and take significant time to fix, bringing about anxiety and distress.

Using top protection technology, Sherpa equips you with the tools and guidance to help protect your personal information. While no product can prevent identity theft, Sherpa provides proactive monitoring to quickly identify fraudulent activity and put you on the right path forward should your information be comprised. With Stanwood Area Federal Credit Union and Sherpa by your side, your identity is protected through a combination of services that includes:

- Ongoing credit monitoring and alerts
 - 24/7 internet surveillance, social security number trace
 - Full service identity restoration
 - Lost wallet protection
 - Plus, no charge identity theft protection insurance-out of pocket reimbursement up to \$1 million and no deductible!
 - Additional services available dependent upon protection level selected
 - Get your FREE annual credit report from the three credit bureaus
- You need someone looking out for you and your best interest. Choose Sherpa and their enhanced identity theft protection to lead the way. Visit www.stanwoodareafcu.org and click on the Sherpa web banner.

DEBIT CARD LIMITS

ATM: \$500.00 / 24 Hour Period

CARD PRESENT: (Point of sale or POS) \$1,000.00 / 24 Hour Period

If you receive a call from the Fraud Monitoring System, please call them back; otherwise, they will deactivate your card.

Please call SAFCU for temporary limit increases. Effective November 1

YOUR NEXT CAR WILL BE SMARTER LOOKING FOR A NEW OR USED CAR?

Shopping for your next car is going to be like visiting your favorite technology store. Call us, stop by the branch, or apply online before you shop. You can apply conveniently on our website.

NEW OR USED AUTO LOAN RATES AT LOW AS 2.5%*
48 Months and 60 Months

*Rates subject to change without notice

Visit www.stanwoodareafcu.org to complete an application.

Any new or used auto loan that has been approved for \$10,000 or more will receive a FREE gas card of \$50.00.

**SIGN UP FOR A PLATINUM VISA CREDIT CARD
RATES AS LOW AS 7.99%**

Any NEW VISA Credit Card applicants will receive an intro rate of 1.99% on any new purchases for the first six months. You can do a balance transfer of 3.99%.

**GET MORE FROM YOUR CREDIT CARD
WITH SCORECARD REWARDS.**

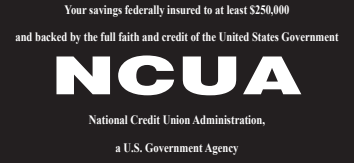
Use your card. Earn Points. Choose your rewards. It's that simple. Every dollar you spend with your Stanwood Area FCU Platinum VISA Credit Card you earn one point for every dollar spent on qualifying purchases. Sign up today! To register, check points for a complete list of rewards, visit [www. Scorecardrewards.com](http://www.Scorecardrewards.com) or call 1-800-854-0790.

**Save up to 50% Vehicle
Service Agreement**

With an IWS Vehicle Service Agreement you can protect yourself from unexpected, high cost repairs. Not to mention, increase the resale value, if you choose to sell your vehicle. As Stanwood Area Federal Credit Union's approved provider of Vehicle Service Agreements/Mechanical Breakdown Insurance, IWS offers you peace of mind with vehicle protection plans. No matter which plan you choose, from their most affordable to their most comprehensive, you'll get the additional security of knowing you have chosen one of the finest protection plans available. Save up to 50% on the protection you need for your new or eligible pre-owned vehicle.

**IDLEWILD'S
HALLOWBOO**

**Tickets available for
Members \$20.00
Non-Members \$22.00**



SKIP-A-PAY

Skip your loan payment in October or November. Free up some CA\$H this fall! Skip your qualified SAFCU loan payment in November or December! Contact the credit union for further details.

CALLING ALL YOUTH

Stop by the Credit Union office for a treat October 23 - 31.

Dormant Accounts

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

BANKING ON THE GO

If you never seem to find time to manage your accounts from home - then take your accounts with you with Mobile Banking. Our Mobile Banking App is like having a branch in your pocket that's open 24/7. Pay bills, check your account balances, move money, transfer funds to another member, and monitor activity on the go from your phone or mobile device. Even go to ezcardinfo.com link to access your VISA credit card. How convenient is that? There's so much you can do with Mobile Banking.

**2017 CHRISTMAS
CLUB CHECKS**

If you have a Christmas Club Account, your balance will be automatically transferred into your Regular Share Savings account on October 25, 2017 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.

HAPPY HOLIDAYS!

*The Board of Directors, Supervisory Committee
and Staff of your credit union wish all of our
members and their families a safe and happy Holiday Season.*



EQUAL HOUSING
LENDER

**State Mandatory Title Fee
\$78.00**

Effective: November 15, 2017

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.

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

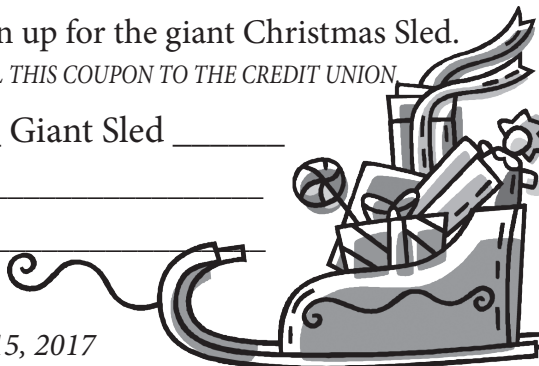
Adult Gift _____ Giant Sled _____

Name _____

Address _____

Phone _____

Coupon must be received by December 15, 2017



Any member making a transaction in the Credit Union Office between November 27 and December 15, 2017 will be able to sign up for one of the gifts under the tree in the lobby.