



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

OCTOBER 2019

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 14, 2019.....Columbus Day
- Monday, November 11, 2019.....Veterans Day
- Thursday, November 28, 2019.....Thanksgiving Day
- Friday, November 29, 2019 ... Day After Thanksgiving
Open 9:00 a.m. - 12:00 p.m.
- Tuesday, December 24, 2019.....Christmas Eve
Open 9:00 a.m. - 12:00 p.m.
- Wednesday, December 25, 2019.....Christmas Day
- Wednesday, January 1, 2020.....New Year's Day

Effective November 14, 2019 the title fee will be \$84.00

If you will be traveling for the holidays don't leave home without a secure Travel Money Card for a cost of \$5.95 which isn't tied to your checking and it's reloadable.

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 17, to help us celebrate International Credit Union Day. Refreshments will be served in the credit union office.

3 STEPS TO SMART HOLIDAY SHOPPING

It's easy to get carried away with unnecessary spending during the holidays. Follow these three steps to keep your expenses in check.

SET A BUDGET

Determine how much you can **afford** to spend without having to carry a balance on your credit cards.

MAKE A PLAN

Before you head to the store, **make a list** of exactly who and what you're shopping for and which stores you'll visit. **Then stick to it.**

AVOID TEMPTATIONS

Say "no" to store credit cards offering a one-time discount. **They likely have a high interest rate.** And don't get distracted by sales on things that aren't on your list - you'll still be spending more than you planned.

Want to be ready for next year? Apply for a VISA Credit Card at Stanwood Area FCU.

PREVENTING MAIL THEFT

Online shopping, gift giving, and holiday cards all lead to increased deliveries for mail service providers across the country.

Unscrupulous individuals may take this opportunity to commit mail theft and steal packages or your sensitive information to commit back fraud and identity theft.

How can you protect yourself during the holidays and all year long?

MAIL ITEMS FROM SECURE LOCATIONS

Provide outgoing sensitive documents directly to your mail carrier or mail items from secure letter slots inside the post office.

Using your mailbox at home or community boxes could put your letters at risk for theft.

PICK UP YOUR MAIL PROMPTLY

Don't leave mail in your mailbox overnight. If you're unable to collect your mail yourself, ask a trusted friend or neighbor to pick it up for you. **If you are going out of town, notify the post office to hold your mail until you return.**

GO GREEN

Paperless billing and statements can reduce the amount of sensitive information you receive in the mail. You can **enroll in our e-Statement service in online banking** by clicking on **My Money** and selecting **e-Statements.**

EMBRACE ELECTRONIC BILL PAYMENTS

Save time and postage by using our **Bill Payer Service.** You can avoid writing and mailing checks and **have your bills paid directly from your SAFCU account.** Payments can be established as one-time only or recurring at intervals you select either in online banking or within our mobile appl. You should search for any signs of tampering and report any missing items, such as checks or other valuable mail, immediately.

If you believe you are a victim of mail theft, you can file a complaint with the U.S. Postal Inspection Service by calling **800.ASK.USPS** or by visiting postalinspectors.uspis.gov

FALL IN SAVINGS ON YOUR NEXT CAR LOAN

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 AUTO LOAN RATES AT LOW AS 3.40%*
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 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 the week of October 28

**2019 CHRISTMAS
CLUB CHECKS**

If you have a Christmas Club Account, your balance will be automatically transferred into your Regular Share Savings account on October 27, 2019 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.

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.

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. T Repayment will start January 2020 and must be completed by November 30, 2019. No payment will be required until January 2020; however interest will accumulate from date of loan disbursement. Offer is good to members in good standing. Offer expires December 31, 2019.

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.

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.*

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

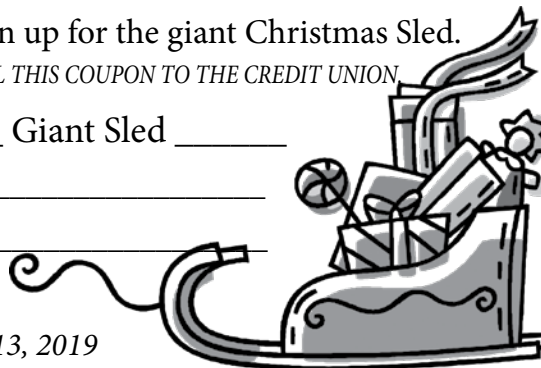
Adult Gift _____ Giant Sled _____

Name _____

Address _____

Phone _____

Coupon must be received by December 13, 2019



Any member making a transaction in the Credit Union Office between November 25 and December 13, 2019 will be able to sign up for one of the gifts under the tree in the lobby.