



# THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

[www.stanwoodareafcu.org](http://www.stanwoodareafcu.org)

OCTOBER 2021

## ANNUAL MEETING

**Date and Time:** April 9, 2022 at 10:00 a.m.

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

There is one board seat up for election. The seat is for a 3 year term. If interested in being on the board please submit your request along with a resume to the branch: Attn. Nominating Committee, 444 Arona Road, New Stanton, PA 15672.

**Reminder:** To be a voting member you must be the primary owner on the account and **18 years or older**.

### Stanwood's VISA Debit and VISA Credit cards can now be in your virtual wallet!

Stanwood's cards are now compatible with the following digital pay systems:



Load your card on your phone, tablet, or compatible watch and start using your card securely and safely with touchless convenience.



### Five Red Flags Of Scams

While the details surrounding the way a scam plays out can vary greatly, most follow a similar theme. They try to get victims to share personal information or to pay for a service or product that doesn't exist. Here are five ways to spot a scammer:

1. **They demand detailed information before agreeing to process an application.** A favorite ploy among scammers is asking for sensitive, non-public information like your date of birth, Social Security number and login information for online accounts. They will typically do this before processing any application for an alleged product, service or job.
2. **They insist on a specific method of payment.** If an online seller or service provider will only accept payment through a wire transfer or a prepaid debit card, you're likely looking at a scam.
3. **They send you a check for an inflated amount.** Another favorite trick among scammers is to overpay a seller or "employee," and then ask the victim to return the extra money. In a few days' time, when the original, inflated check doesn't clear, the victim realizes they've been conned but it's too late to get back the "extra" money they returned.
4. **You can't find any information about the company the caller allegedly represents.** A scammer representing a bogus business can easily be uncovered by doing a quick online search about the "company."
5. **You're pressured to act now.** Scammers are always in a rush to complete their ruse before you catch onto their act.

## 10 Ways To Protect Yourself From Scams

Keep yourself safe by following these rules:

1. Never share personal information online.
2. Don't open unsolicited emails. If you already have, don't click on any embedded links.
3. Never send money by insecure means to an unknown party.
4. Protect your devices by using the most up-to-date operating systems, choosing two-factor authentication and using strong, unique passwords for every account.
5. Choose the strongest privacy settings for your social media accounts.
6. Keep yourself in the know about the latest scams and learn how to protect yourself.
7. Educate your kids about basic computer safety and privacy.
8. If you have elderly parents who spend time online, talk to them about common scams and teach them to protect themselves.
9. Don't take the identity of callers at face value, even if your Caller ID verifies their story. If a government agency, utility company or financial institution reaches out to you and asks you to share personal information, tell them you'll contact them on your own and then end the call.
10. Never accept a job or agree to pay for a purchase or service without thoroughly researching the company involved.

Above all, remember the golden rule of scams: If it's too good to be true, it's probably a scam.

Once an individual falls prey to a scam, there is very little that can be done to mitigate the loss. Full financial recovery can take years. It's best to protect yourself from scams before they happen by educating yourself and asking us for help.

## 2021 CHRISTMAS CLUB

If you have a Christmas Club Account, your balance will be automatically transferred into your Regular Share Savings account on October 28, 2021 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.

## HOLIDAY CLOSINGS



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

October 11, 2021 .....	Columbus Day
November 11, 2021 .....	Veterans Day
November 25, 2021 .....	Thanksgiving Day
November 26, 2021 .....	Day After Thanksgiving
Open 9:00 a.m. - 12:00 p.m.	
December 24, 2021 .....	Christmas Eve
Open 9:00 a.m. - 12:00 p.m.	
December 25, 2021 .....	Christmas Day
January 1, 2022 .....	New Year's Day

## CONTACT INFORMATION:

444 Arona Road  
New Stanton, PA 15672  
Phone: 724-925-9505 or 1-800-525-6036  
Fax: 724-925-6121  
Email: [safcu@comcast.net](mailto:safcu@comcast.net)

## OFFICE HOURS:

Monday thru Thursday • 9:00 a.m. to 4:30 p.m.  
Friday • 9:00 a.m. to 5:00 p.m.



**Stanwood Area**  
Federal Credit Union

**VISA**

REMINDER: VISA payments  
received after 4 p.m. will be  
processed the next business day.

**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.*

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

