



THE CRIER



www.stanwoodareafcu.org

OCTOBER 2022

ANNUAL MEETING

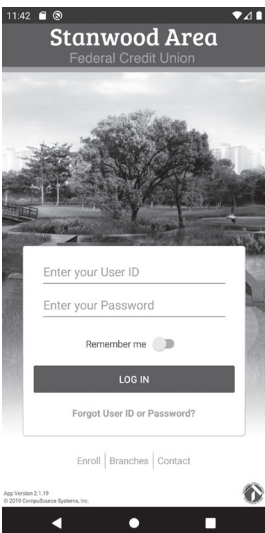
Date and Time: April 8, 2023 at 10:00 a.m.

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

There are two board seats up for election. The seats are 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.

**GOING TO COLLEGE?
GRADUATING?
RETIRING?
MOVING?
TAKE US WITH YOU!!!**



No matter how you first joined us, once you're a member, you're always a member! With our convenient online and mobile banking solutions, you can take us with you. We are always as close as your phone. Download the app today from the Apple store or google play.



What do scams look like?

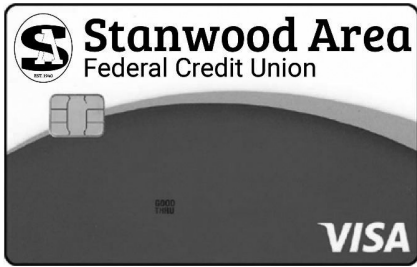
Investment scams target investors by promising quick, guaranteed returns. Although “investment pitches” vary, using fraudulent cryptocurrency investment opportunities to entice targets is a common approach.

5 Investment Scam Red Flags

- **“Guaranteed” high investment returns**, supposedly with little or no risk, and sounding too good to be true.
- **Unlicensed or unregistered sellers.** Use Investor.gov to check out the background of anyone offering you an investment in securities.
- **Skyrocketing account values.** Investments that appear to rapidly increase in value are often fake.
- **Fake testimonials.** Scammers often pay people to provide fake reviews, so never rely solely on testimonials in making an investment decision.
- **Fake contacts.** Take caution if someone approaches you through social media with an investment opportunity. Pretending to be a friend or to have a mutual acquaintance is a common tactic used to gain trust.

3.99% Credit Card Balance Transfer

Transfer high interest rate balances to your Stanwood VISA card, 3.99% APR on balance transfers with NO transfer fee. Don't have a Stanwood VISA? No problem, we have savings for new card owners too. Get an introductory rate of 1.99% for new accounts opened. Terms and conditions apply, stop in or call for details.



MEMBER VERIFICATION

Every two years the Credit Union verifies the addresses and accounts of their members. We will be doing this with upcoming account and credit card statements. You may notice a different return address on the statements, it is that of our Supervisory Committee that will be doing the audit. If there are any discrepancies, please report them directly to the Supervisory Committee at PO Box 453, New Stanton, PA 15672.

2022 CHRISTMAS CLUB

If you have a Christmas Club Account, your balance will be automatically transferred into your Regular Share Savings account on October 28, 2022 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 10, 2022..... Columbus Day
November 11, 2022..... Veterans Day
November 24, 2022..... Thanksgiving Day
November 25, 2022..... Day After Thanksgiving
Open 9:00 a.m. - 12:00 p.m.
December 26, 2022 ... In Observance of Christmas Day
January 2, 2023 In Observance of New Years Day

CONTACT INFORMATION:

444 Arona Road
New Stanton, PA 15672
Phone: 724-925-9505
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 5:00 p.m.

KEEP IN TOUCH WITH US!

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

We cannot help you if we cannot contact you.

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



EQUAL HOUSING
LENDER