



Mr. Stanwood

THE CRIER



www.stanwoodareafcu.org

OCTOBER 2026



87th ANNUAL MEETING



Date and Time: Saturday, April 3, 2027 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.

Your First Line of Fraud Defense: A \$50 Key

Here's the good news.

The best defense against a trillion-parameter AI getting inside your accounts is dumb, physical, and cheap.

Buy a YubiKey. It's a hardware security key. Plug it in, tap it, you're in. Without it, nobody gets into your accounts—even with your password, even with a perfect clone of your voice begging customer service. AI can fake your face. It cannot fake a piece of hardware sitting in an undisclosed location.

Buy two (one's a backup). About \$50 each. Lock down your email first—your inbox is the skeleton key to every account you own—then your brokerages, then your bank.

Then add four habits that cost nothing:

Stop clicking links. In texts, in emails, anywhere. The "fraud alert" from your bank is the fraud. Type the address yourself or use the official app. Every link is a door—let the scammers knock forever.

Set a family safe word. One word your real family knows. The AI has your grandson's voice. It doesn't have the word.

Hang up and call back on the number you already have. Ninety percent of victims could have stopped the loss with that single step.

Distrust urgency plus secrecy. "Don't tell Mom", and "we have 15 minutes" in the same call? Real emergencies almost always demand urgency. But they rarely demand silence in the same sentence. Stop. Breathe. And think about what's being asked of you.

The scammers are upgrading. Time you did too.

Unbeatable Fall Savings!

Start September strong with school-season deals on top wellness picks and travel must-haves!



START SAVING TODAY!

SCAN QR CODE



Stanwood Benefit Vault



GET REWARDED!



<https://stanwoodareafcu.savings.workingadvantage.com>

HIGHLIGHTED OFFERS

Aaptiv
Save up to 40% on Aaptiv

Walt Disney World Resort
4-Day, 4-Park Magic Ticket from \$98.00, per day, plus tax

Discount Flight Reservations
Save up to 20% on flights

CollegeAdvisor
Get 15% off college advising packages

Creative Kids Learning Centers
Save 10% on early education and child care

KinderCare
Save 10% on tuition at any KinderCare Learning Center

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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





- Withdrawal request for more than \$3,000 in cash requires several days notice, so we can order the funds in for you.
- Credit card payments after 4 pm are applied next business day
- Our debit and credit cards can be put in your virtual wallets and are now contactless.
- Statement fees are only on quarterly statements and are free for seniors and minors.

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.

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.

HOLIDAY CLOSINGS

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



October 12, 2026.....Columbus Day

November 11, 2026..... Veterans Day

November 26, 2026..... Thanksgiving Day

November 27, 2026....Day After Thanksgiving
Open 9:00 a.m. - 12:00 p.m.

December 24, 2026 Christmas Eve
Open 9:00 a.m. - 12:00 p.m.

December 25, 2025Christmas Day

January 1, 2027New Years 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.*

2026 CHRISTMAS CLUB

If you have a Christmas Club Account, your balance will be automatically transferred into your Regular Share Savings account on October 28, 2026 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.

