



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

APRIL 2009

MAILING ADDRESS:

New Stanton
444 Arona Road
P.O. Box C
New Stanton, PA 15692

OFFICE HOURS:

Monday thru Thursday
8:30 a.m. to 5:00 p.m.
Friday
8:30 a.m to 6:00 p.m.

Phone: 724-925-9505 or 1-800-525-6036

Fax: 724-925-6121

Email: safcu@comcast.net

STIMULUS LOAN PACKAGE FOR OUR MEMBERS!

Purchase a 2008 - 2009 New Auto/Truck and you pick the repayment plan from one of the three options:

- 1.) 4.00% A.P.R. up to 48 months
- 2.) 5.00% A.P.R. 49 months to 66 months
- 3.) 5.50% A.P.R. 67 months to 72 months

Apply online, or call Sue or John K. at 724-925-9505 or Toll Free at 1-800-525-6036. Qualified approved loan applicants will receive \$20.00 VISA Gift Card.

New money only, loan amount requested cannot exceed 110% M.S.R.P., in-house refinancing doesn't apply.

April 1, 2009 to May 29, 2009

Last Chance To Purchase Your Tickets For THE 68TH ANNUAL MEETING

Dear Member,

Time is running out to purchase your tickets for The 68th Annual Meeting of the Stanwood Area Federal Credit Union which will be held at 6:00 p.m. on April 18, 2009 at Ferrante's Lakeview Lounge, Route 30, Greensburg, PA.

The deadline is April 13, 2009, to purchase your tickets at the credit union office. The cost per adult ticket is \$25.00, and children 15 and under are free. Dinner choices will be Stuffed Chicken Breast or Swiss Steak.

COME OUT AND ENJOY AN EVENING WITH YOUR FELLOW MEMBERS!

STANWOOD AREA FEDERAL CREDIT UNION

PRIVACY POLICY STATEMENT

The Stanwood Area Federal Credit Union is committed to making available financial products and services that will enable members to meet their financial needs and reach their financial goals. Protecting personal information and using it in a manner consistent with our members' expectations is a high priority for everyone associated with our credit union.

Members of our credit union, also have a responsibility to safe guard their financial information.

To insure our members can rely upon the quality of products and services we make available, our credit union has adopted the following Privacy Policy.

PRIVACY POLICY

Our credit union will collect only the personal information that is necessary to conduct our business. That means just what is necessary to provide competitive financial products and services - no more.

Our credit union will protect our member's personal information and will maintain strong security controls to ensure that member information in our files and computers is protected. Where appropriate, we will use security coding techniques to protect against unauthorized access to personal records, ensure accuracy and integrity of communications and transactions, and protect member confidentiality.

The members will always have access to their information. Members will always have the opportunity to review their information and make necessary changes to ensure that our records are complete and accurate.

The credit union will only share information when absolutely necessary. We will only share information to administer the products and services we provide, when required to do so by the government, or when we partner with other businesses to offer a broader array of products and services.

The credit union will offer the members a choice in how information will be used. Any member of the credit union may elect to keep their information from being shared with our business partners. We will inform the members on how to exercise their choice, and we will take all reasonable steps to make sure the member's request is followed. At least once a year, we will remind all members of their right to choose.

THE BOX SCORE

Rates As Low As

Used Auto (72 Months)	6.0% A.P.R.
Used Auto (66 Months)	6.5% A.P.R.
Used Auto (60 Months)	5.5% A.P.R.
Used 2002, 2003 (48 Months)	7.24% A.P.R.
Used 1999 -2001 (36 Months)	8.75% A.P.R.
Signature (to 24 Months)	10.00% A.P.R.
Signature (to 36 Months)	10.50% A.P.R.
Signature (to 48 Months)	11.00% A.P.R.
Signature (to 60 Months)	12.00% A.P.R.
Signature (to 72 Months)	12.50% A.P.R.
Share Secured (to 60 Months)	4.25% A.P.R.
Share Secured (to 120 Months)	5.00% A.P.R.
Visa (fixed) No Annual Fee	9.9% A.P.R.
Home Equity Fixed (7 yrs.)	5.90% A.P.R.
Second Mortgage Fixed (15 yrs.) ..	7.00% A.P.R.
Second Mortgage Foxed (10 yrs.) ..	6.50% A.P.R.
Second Mortgage (less than 5 yrs.) ..	4.90 A.P.R.

Rates subject to change.

HOLIDAY CLOSINGS

The Credit Union Office will be closed on the following holiday.

April 10, 2009Good Friday, Open until 1:00 p.m.

May 25, 2009Memorial Day

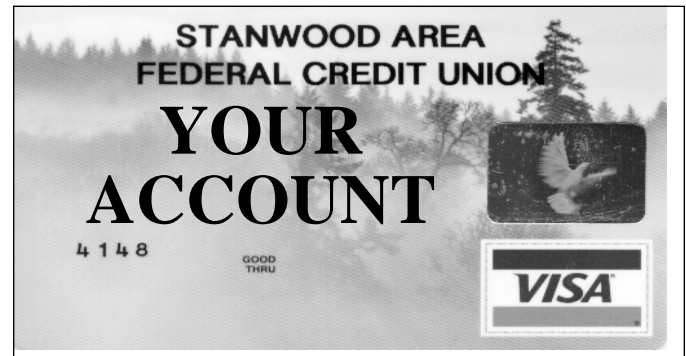
Four Ways to Prevent Check Fraud

Don't make a draft of check to "cash." This allows anyone to cash it. Instead, write in the name of the cashing institution or your own name.

Don't use abbreviations on the payee line. A clever forger can change such items as "Co." or "Inc." into believable names.

Draw a line after the payee's name. This prevents a thief from becoming an alternate payee by adding the word "or" and an alias.

Print the dollar amount in capital letters, which are harder to alter than script. Begin writing at the extreme left and draw a line through the rest of the space. Otherwise, TWENTY FIVE could become ONE TWENTY FIVE OR TWENTY-FIVE HUNDRED.



COMPARE WITH YOUR PRESENT CARD 9.9 % APR FIXED RATE

- No annual fee.
- Low percentage rate on purchase and cash advance.
- Interest free grace period on purchases (you can avoid finance charge by paying your account in full each month).
- It takes approximately 15 days after approval to receive your card.
- \$10.00 card replacement fee. (First replacement per year free)
- \$15.00 late payment fee VISA Credit Card
- \$10.00 over the limit fee VISA Credit Card

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

NO SURCHARGE ATMS!!

There are several no surcharge ATMs in the area:

- USX FCU - 100 Bair Avenue, New Stanton
- WESTCO FCU - Rt. 119 @ Willow Crossing
- Mennonite FCU - 6161 Walnut Street, Scottdale
- LESCO FCU - 6 Avenue D, Latrobe
- VASCO FCU - 432 Depot Street, Latrobe
- All Sheetz - Including New Stanton & Youngwood
- Walmart - Belle Vernon