



# THE CRIER

**STANWOOD AREA FEDERAL CREDIT UNION**

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

**APRIL 2010**

**MAILING ADDRESS:**

**New Stanton**  
444 Arona Road  
P.O. Box C  
New Stanton, PA 15672

**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

## **THANK YOU MEMBERS!**

On behalf of the board of directors, management and staff, we would like to take this opportunity to express our gratitude to all the members who participated in the first ever "Membership Appreciation Day."

The credit union awarded 57 adult prizes, ranging from \$5.00 to \$50.00 cash/gift cards and 20 children's prizes. In addition, coffee, juice, pizzas and cookies were provided throughout the day.

Also, thank you to (Liam) who from time-to-time snuck me chocolate chip cookies throughout the day.

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## *Vacation Loan Special*

As you start planning your summer vacation, the credit union is offering the following special:

**Borrow up to \$2,500.00**

And enjoy the flexibility to pick the term and rate that is best for your budget:

- 1.) 12 months @ 7.00%
- 2.) 18 months @ 7.25%
- 3.) 24 months @ 7.50%

This offer can not be combined with any other loans, new money advanced only, can not exceed the maximum \$6,000.00 unsecured loan limit, (as per credit union policy), good until July 31, 2010.

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# Itching For A New Ride?

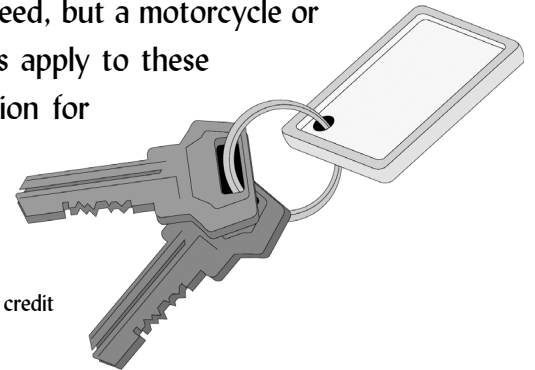
No matter what your auto needs are, now is a great time to buy a new vehicle. Whether you are looking for something bigger or smaller, more fuel efficient, more fun or more practical, your options are endless!

With the economy the way it is, many car dealerships still have a lot of new or slightly used 2009 models on their lots. With 2010 models arriving, this means 2009 vehicles are priced to move. Dealership are offering great deals to sell off the 2008 and 2009 models, so now is the time to buy that new or used auto you have been waiting for.

Now is also a great time to buy a vehicle because the credit union has fabulous rates as low as 4.00% APR\* on new or used autos. These rates also apply if you recently bought a vehicle and would like to refinance it at the credit union.

## We Also Offer Motorcycle & Boat Loans!

Now that warmer weather is here, maybe a new car is not what you need, but a motorcycle or boat is what you have been dreaming of. Our low Vehicle Loan rates apply to these purchases also. So stop the itching today and contact the credit union for your pre-approved loan and start enjoying the warmer weather with your new ride.



\*APR=Annual Percentage Rates. Rates and terms subject to change without notice. Contact the credit union for complete details.

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## Need Money For College?

Attention, parents and students - our Loan Officers can help you apply for low interest rate Student Loans through the federal government! Stop by the credit union to apply today and get the funding you need for higher education.

**And Don't Forget . . .**

Students headed off to school can make money management so much easier by choosing a Stanwood Area FCU Checking Account. This account is free and offers convenient worldwide access via Online Banking, VISA® Debit Card and thousands of ATM locations across the country.

To open your Checking Account today, simply stop by the credit union at your convenience.

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# Are You A Private "I"?

Keeping personal information private helps protect you from identity theft and financial loss. Protect yourself so you remain a private "i":

- Don't provide account numbers or personal information-especially your Social Security number-unless required.
- Ask how information is used, shared, and kept secure.
- Shred discarded papers that include an account number.
- Use your credit card only with secure Internet sites and retailers.

Your credit union also is working to protect your personal information while providing the financial services you need. At times, sharing information with a third party is necessary to print your checks, qualify you for loans, or provide you with a credit card.

## HOLIDAY CLOSINGS

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

May 31, 2010 .....Memorial Day

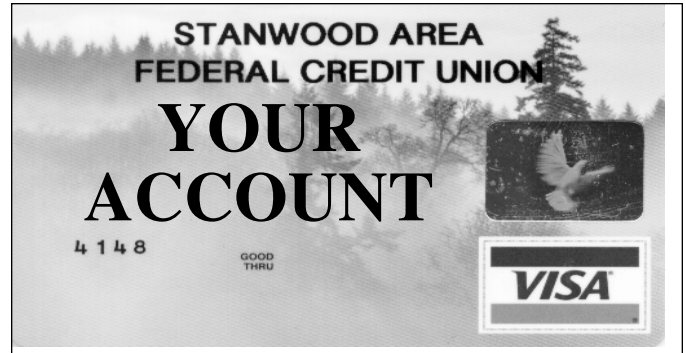
July 5, 2010 .....Fourth of July Observed

## Safety & Soundness Update

Some of the headlines concerning other financial institutions have been troubling. Stanwood Area FCU members have nothing to worry about, because we have not made problematic loans and investments that put our financial stability at risk.

*As your credit union, Stanwood Area FCU remains fiscally sound and well capitalized. We still have money to lend, and we continue to grow!*

You can rest assured that the deposits and loans you make at Stanwood Area FCU are safe and sound. This is because your deposits are federally insured to at least \$250,000 through the National Credit Union Administration and backed by the full faith and credit of the United States Government.



## 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