



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

APRIL 2019

Spring Has Sprung!

Shop for all of your spring and summertime essentials by using a Stanwood Area VISA Credit Card!

Don't sweat the expenses that come along with home improvements, remodeling or fabulous vacations.

Apply for a Stanwood Area VISA Credit Card today and enjoy a 7.99% and earn points along the way!

Any NEW VISA Credit Card applicants will receive an Intro Rate of 1.99% on any new purchases for the first six months.

3.99% APR Balance Transfer.

Balance transferred will remain at 3.99% for 12 months from the first balance transfer and then the rate will go back to the original rate listed on your statement.

Rate is based on your creditworthiness.

LOOKING FOR A NEW OR USED CAR?

We offer free pre-approvals, so you know exactly what your rate will be before you head to the dealership! Pre-approvals give you more bargaining power on the lot, because you won't have to negotiate financing you will only have to negotiate the price of the vehicle.

We would also love the opportunity to take a look at your existing auto loan from another financial institution. Chances are, we can save you money by refinancing that loan with us! We have a loan for YOU!

NEW AUTO LOAN RATES AS LOW AS 3.25%*

USED AUTO LOAN RATES AS LOW AS 3.50%*

Receive a \$100 GAS Card for any loan of \$10,000 or more
48 Months and 60 Months

*Rates subject to change without notice

*Discount available for direct deposit

Rate is based on your creditworthiness.

Save up to 50% Vehicle Service Agreement

With an IWS Vehicle Service Agreement you can protect yourself from unexpected, high cost repairs. Not to mention, increase the resale value, if you choose to sell/your vehicle. As Stanwood Area Federal Credit Union approved provider of Vehicle Service Agreement/Mechanical Breakdown Insurance, IWS offers you peace of mind with vehicle protection plans no matter which plan you choose, from their most affordable to their most comprehensive, you'll get the additional security of knowing you have chosen of the finest. Save up to 50% on the protection you need for your new or eligible pre-owned vehicle.

HOLIDAY CLOSINGS

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

April 19, 2019Good Friday
(The credit union office will be open from 9:00 a.m. to 12:00 p.m.)

May 27, 2019Memorial Day
July 4, 2019 Fourth of July

As we come up on the season of spring cleaning, now is the perfect time to remind account holders of the paper-free banking option.

GO GREEN WITH E-STATEMENTS

We believe Green is a Beautiful Thing. It's the color of money, and it represents our commitment to helping the environment. We encourage you to go green, too, by opting out of receiving paper account statements. It's easy.

Your statements are available on the 1st of the month instead of waiting for it in the mail.

GRADUATING? RETIRING? MOVING? TAKE US ALONG

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.

Attention Home Banking Users

Now available on our Home Banking are images of your checks.

THINK SPRING AND PLAN YOUR VACATION WITH A VISA TRAVEL CARD

- Cards are not directly linked to savings or share draft accounts, however funds can be loaded from your credit union accounts. This gives you peace of mind when traveling because the card isn't tied to your accounts at the credit union.
- Minimum load of \$100 and maximum allowed on card is \$5,000.
- Free Travel Enhancements - Purchase Security, Travel and Emergency Assistance and Lost Luggage Reimbursement.
- A low cost of \$5.95
- Before you leave town for vacation purchase a VISA Travel Card which is a reloadable card for a small fee of \$5.95.

Dormant Accounts

Please make a deposit or withdrawal in your account to make your account active as to avoid the funds being escheated to the state.

ATTENTION

IMPORTANT REMINDER TO A PA UNCLAIMED PROPERTY LAW

Under the previous version of the Pennsylvania Unclaimed Property Law, accounts were presumed abandoned or unclaimed if the owner had not taken specific action regarding his or her account within the previous five (5) years. The Act changes that time period to THREE (3) YEARS. Any account that is dormant will be remitted to the State of Pennsylvania before April 15, 2019 as required by law. If your account has no activity, excluding dividends, for a minimum of three (3) years, please stop by or call our office at 444 Arona Road, New Stanton, PA 15672. The credit union's phone number is (724) 925-9505. Your prompt attention in regards to this matter is appreciated. Thank you.

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

MAILING ADDRESS:

444 Arona Road
New Stanton, PA 15672
Phone: 724-925-9505 or 1-800-525-6036
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 5:30 p.m.

FREE ATMS

Sheetz • Get Go • CUDollar.org

Search for free ATM by location or zip code
ATM Transaction Fee • First eight (8) transactions FREE
- \$1.00 EACH (after first 8 free)

REFER YOUR FAMILY OR FRIENDS TO YOUR CREDIT UNION AND WIN \$50

Our members have given us great compliments by referring friends and family to become members of the Credit Union. The Credit Union philosophy is "people helping people". We would like to thank you for helping our membership grow. Each member referral will be eligible for a chance to win \$50 in our quarterly drawing. Persons who live, work, worship or go to school in Westmoreland County are eligible to join our Credit Union.

Tickets Available For Members	Non-Member
Idlewild.....\$32.00	\$35.00
Kennywood.....\$34.00	\$36.00

GET MORE FROM YOUR CREDIT CARD WITH SCORECARD REWARDS.

Use you card. Earn points. Choose your rewards. It's that simple. Every dollar you spend with your Stanwood Area FCU Platinum VISA Credit Card brings you closer to great merchandise, electronics, gift cards, travel packages and power tools. Earn one point for every dollar spent on qualifying purchases. Build your ScoreCard points today for something special tomorrow.

Redeem points for:

- Gift Cards from Major Retailers • Name Brand Merchandise • Travel

*Sign up today! To register, check points for a complete list of rewards,
visit www.scorecardrewards.com or call 1-800-854-0790.*