



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JANUARY 2014

73rd Annual Meeting Notice

The 73rd Annual Meeting of the Stanwood Area Federal Credit Union will be held at 10:00 a.m. Saturday, March 15, 2014 at the Credit Union office. The purpose of the Annual Meeting of your credit union is three fold.

1. Reports of operations, progress and plans of your credit union.
2. That you may vote by ballot for members you want to served as a director.
3. Have an opportunity to acquaint you with aims and ideals of your credit union.

There will be 3 board members elected to the Board of Directors for a three year term. Members are entitled to enter their name for nomination by submitting a written request in a sealed envelope to the Nominating Committee Erwin Pawlikowski by February 24, 2014. No nominations will be from the floor at the Annual Meeting.

Sincerely,

John H. Richards, Jr.

President

Thank you for your patience with our recent data processing conversion.

HOLIDAY CLOSINGS

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

January 20, 2014Martin Luther King Day

February 17, 2014President's Day

FREE CHECKING

The first 50 checks are free for any new checking account.

Visit us online at
www.stanwoodfcu.org

NEW 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
8:30 a.m. to 5:00 p.m.
Friday 8:30 a.m. to 6:00 p.m.

GOT A NEW ADDRESS:

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

ERASE PILES OF DEBIT WITH VISA CREDIT CARD BALANCE TRANSFER PROMOTION

2.99% APR Balance Transfer • No Balance Transfer Fee
No Annual Fees • Top-Rated Customer Service

Give yourself a credit card makeover. A small balance at 14% APR* at one place, a balance at 18% APR at another place. Maybe you have a couple thousand on a store card at 15% APR. It all adds up. Plus all those card have different due dates you have to keep track of. Stop by today to learn more about transferring your high-interest balance to a VISA card.

Balance transferred will remain at the 2.99% APR for 12 months from the first balance transfer and then the rate will go back to the original rate listed on your statement. Transfers cannot exceed credit line. For each credit card balance to be paid, please supply a copy of your most recent credit card statement. Internal balance transfers are not eligible for the promotional rate.

It is your responsibility to verify that the credit cards are paid in full. Stanwood Area FCU reserves the right to refuse any balance transfer requests.

There Is No Better Time To Refinance!

Auto refinancing is one of the best kept secrets for saving money.

It's like discovering cash you didn't know you had.

New & Used Auto Loans and Refinances as low as 2.90% APR Model Years 2009-2014

APR Annual Percentage Rate. Rates and terms subject to change without notice and are based on credit worthiness. Contact the credit union for complete details

No loan transfer fees. Flexible terms and convenient payment options.

Start The New Year Off Being Green

Sign up for e-Statements. Your statements are available on the 1st of the month instead of waiting for it in the mail.

HOME BANKING

It is very convenient to you because it is available to you 24/7. Now is the time to simplify your life and sign up for Home Banking.

SPECIAL AUTO LOAN PROMOTION

2011 - 2014

RATE: 2.90%

TERM: 60 MONTHS

Learn how to receive 1/4% off any new or used auto loan with a new checking account, direct deposit, online banking or e-Statements. Expires March 31, 2014.

DORMANT ACCOUNTS

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

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

FOR OFFICE USE ONLY

STANWOOD AREA FEDERAL CREDIT UNION

FOR CREDIT UNION USE ONLY

Share Balance _____

444 Arona Road

LOAN Approved \$ _____

Loan Balance _____

New Stanton, PA 15672

DENIED

Other _____

724-925-9505 • 800-525-6036 • FAX 724-925-6121

SIGNATURE

**APPLICATION FOR LOAN
(Unsecured/Secured Closed End)**

Date _____

Office Hours: Monday - Thursday 8:30 am - 5 pm Friday 8:30 am - 6 pm

*** Important - Provide Proof of Income**

A. LOAN INFORMATION

Type of Loan (Please check)

- Signature
- RV Vehicle
- Motorcycle
- Consolidated Loan Yes No
- Payroll Deduction Yes No
- Credit Disability Insurance Yes No
- Credit Life Insurance Yes No
- New Auto
- Used Auto
- Share Secured
- Account No. _____
- Amount Requested _____
- Term _____
- Old Loan Balance, if any \$ _____
- Year, Make & Model of vehicle purchasing _____
- Loan Purpose _____

B. APPLICANT INFORMATION

Name _____ Date of Birth _____
 Address _____ Years & Months at Address _____
 City _____ State _____ Zip _____ Previous Address _____
 Social Security No. _____ Home Phone _____ Best Time to Call _____
 Employer _____ Employer Phone _____
 Position _____ Years & Months on Job _____ Gross Monthly Wages _____
 Previous Employer _____ Years & Months on Job _____
 Other Monthly Income _____ Source of Monthly Income _____
 Own Mo. Payment \$ _____ Landlord or Mortgage Holder Name & Phone _____
 Rent Mo. Payment \$ _____ Mortgage Balance _____ Market Value of Home \$ _____
 Name of nearest relative not living with you _____ Relationship _____
 Address _____
 Dependents (excludes self) _____ Ages _____

C. CREDIT INFORMATION

Please list all credit card and installment loans you now hold. Please use another sheet of paper if necessary.

Applicant	Balance	Mo. Payment	Applicant	Balance	Mo. Payment
Credit Reference			Credit Reference		
Credit Reference			Credit Reference		
Credit Reference			Credit Reference		

You don't have to include income from alimony, child support or separate maintenance if you don't want us to consider that income.

D. MISCELLANEOUS INFORMATION

Are there any other persons obligated on any of the above loans? Yes No
 Which ones and who? _____
 Are you a co-maker, co-signer or guarantor on any loan? Yes No
 For whom? _____ To whom? _____
 Have you been declared bankrupt in the last 14 years? Yes No
 *PROOF OF INCOME: Shall be most recent payroll stub. If retired - proof of social security or pension required. If self-employed n- most recent income tax statement required.

E. SIGNATURES

I authorize you to investigate my credit record, to check statements I've made, to report your credit experience with me and to keep the application.
 ALL INFORMATION SET FORTH IN THIS APPLICATION IS DECLARED TO BE A TRUE REPRESENTATION OF THE FACTS FOR THE PURPOSE OF OBTAINING THE CREDIT REQUESTED AND ANY WILLFUL MISREPRESENTATION ON THIS APPLICATION COULD RESULT IN CRIMINAL ACTION. Yes No I (would) (would not) like to be considered for a Visa Card.

Applicant's Signature _____ Date _____

