



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JANUARY 2015

74th Annual Meeting Notice

The 74th Annual Meeting of the Stanwood Area Federal Credit Union will be held at 10:00 a.m. Saturday, March 28, 2015 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 2 board members elected to the Board of Directors. One with a three year term and one with a two 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 27, 2015. No nominations will be from the floor at the Annual Meeting.

Sincerely,

Donald Waxter
President



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.

VISA CREDIT CARD

All existing cardholders with a VISA CREDIT CARD will be reviewed at time of reissue and upgraded to PLATINUM at that time. Your rate will be based on your credit worthiness. All cards will earn bonus points that can be redeemed for name brand merchandise and travel rewards. Reward Yourself www.ScoreCardRewards.com

HOLIDAY CLOSINGS

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

January 19, 2015Martin Luther King Day

February 16, 2015President's Day

CREDIT UNION 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

FREE CHECKING

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

Visit us online at
www.stanwoodfcu.org

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.

START THE NEW YEAR OFF RIGHT BY ERASING THE PILES OF DEBT WITH A VISA CREDIT CARD BALANCE TRANSFER

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 cards 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.

SPECIAL AUTO LOAN PROMOTION

RATE: 3.25% • 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, 2015.

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