



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JANUARY 2016

75th Annual Meeting Notice

The 75th Annual Meeting of the Stanwood Area Federal Credit Union will be held at 10:00 a.m. Saturday, April 9, 2016 in the meeting room at the VFW in Youngwood. 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. You may vote by ballot for members you want to serve as a director that have been approved by the board of directors.
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. If you would like to run for a Board position, please submit a letter of intent with your qualifications, biographical data and a petition signed by ten members of the credit union's current membership. This information can be dropped off or mailed in a sealed envelope to the Nominating Committee, Jack Zink, Rich Nedrow or Don Waxter by March 1, 2016. All petitions must be approved by the board of directors to be accepted. No nominations will be from the floor at the Annual Meeting. A petition can be obtained at the Credit Union office.



EQUAL HOUSING
LENDER

Sincerely,
Donald Waxter
President

JUST A REMINDER

On the last business day of each month the computer will be down for updates for approximately an hour at the close of the business day.

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 the school in Westmoreland County are eligible to join our Credit Union.

VISA PLATINUM 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 18, 2016Martin Luther King Day

February 15, 2016President's Day

March 25, 2016 8:30-12:00 Good Friday

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

Apply For A Loan Any Place, Any Time, on Any Device

Our members all lead busy lives, with plenty on their "to-do" lists each day. That's why we offer a quicker, more convenient way to apply for loans: now you can apply online or using your smartphone or tablet, any time of day or night, from anyplace you happen to be! No need to call a loan officer or drive to the credit union, unless you prefer one of those methods. You can apply for a car loan, a home equity loan, a debt consolidation loan, a credit card - most any of the loans we offer - whenever the mood or the need strikes. You can apply for a loan while you're walking the dog, eating your lunch, watching TV... anyplace you have an Internet connection or can use your smartphone. Plus, you'll receive a response within moments of applying. To access a loan application, go to our website stanwoodareafcu.org on your computer, smartphone or tablet and click on the online loan application web banner to apply. For more information about the loan application process or any of our loans, call (724) 925-9505 or 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.

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

PUT YOUR HIGH-INTEREST CREDIT CARD AND LOAN BALANCES ON ICE

3.99% APR Balance Transfer • No Balance Transfer Fee

No Annual Fees • Top-Rated Customer Service

Just transfer them to your Stanwood Area FCU Platinum VISA Credit Card. 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 Platinum Credit Card.

Balance transferred will remain at the 3.99% 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.

FASTER TAX REFUNDS WITH DIRECT DEPOSIT 2016 DATES TO REMEMBER

January 1, 2016 - First day to contribute money to our Traditional and/or Roth IRAs for 2016! The maximum contribution limit is now \$5,500.

April 1, 2016 - Last day for 2016 that you may choose to receive your first Required Minimum Distribution. For Traditional IRA owners who reached age 70-1/2 during 2016.

April 15, 2016 - Last day to open or contribute money to your Traditional and/or Roth IRAs for 2016. - Federal Income tax Filing Deadline.

September 30, 2016 - Last day to establish a separate account for the death benefits of an IRA if the owner passed away in 2016. Beneficiaries can be removed either by valid disclaimer or by receiving a full distribution of their inherited funds, but cannot be added.

December 31, 2016 - Last day to convert from a Traditional IRA to a Roth IRA for 2016. - Last day for 2016 to received a Required Minimum Distribution for your Traditional IRA. For IRA owners who have reached age 70-1/2 or older. - Last Day for 2016 for death beneficiaries of a deceased owners IRA to receive a Required Minimum Distribution.

If you expect a refund when you file your federal taxes, the IRS makes it easy for you to directly deposit the funds into your Stanwood Area FCU checking or savings account. According to the IRS, you'll get your refund up to 3 weeks earlier than by mail. It's safe (can't be lost or stolen), easier, and you get to use the money faster.

Simply authorize a Direct Deposit on your 2016 tax return and your tax refund will be deposited directly into your account. For more information, stop by or call us at (724) 925-9505.