



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JANUARY 2017

HOLIDAY CLOSINGS

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

January 16, 2017Martin Luther King Day
February 20, 2017President's Day

DON'T GET SNOWED UNDER BY DEALER RATES

NEW & USED AUTO LOANS AS LOW AS 1.99%A.P.R.
Make sure your contact Stanwood Area Federal Credit Union BEFORE you shop so you'll be more prepared. By getting pre-approved for an auto loan before you shop, you'll know exactly what you can afford and a price range to tell the dealer you're looking for.



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.

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.

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.

NOW MOBILE!

Mobile Banking with Stanwood Area Federal Credit Union makes it easy and convenient for you to manage your finances while on the go. The Stanwood Area Federal Credit Union App lets you enjoy the benefits of membership and access your accounts 24/7. You can pay bills, transfer money and check balances from your mobile device. You get fast access to banking account information and the ability to easily complete financial transactions no matter where or when you need to bank.

Mobile Banking Features:

- Check account balances
- View Transaction History
- Transfer funds from one Stanwood Area FCU account to another
- View Current Rates
- Apply for a loan
- And so much more!

It's Fast, Secure and FREE! Experience the convenience of SAFCU Mobile today. Download the APP and stay in touch with your finances anytime, anywhere.

*Members must be enrolled in Home Banking to sign on to Mobile Banking.

Mobile Banking Apps

To download App visit either the Apple App Store or Google Play on your device and search "Stanwood Area FCU".

GET A GIFT FOR YOU & A FRIEND - \$25 cash

Each time you refer a family member, co-worker or neighbor to Stanwood Area Federal Credit Union and they open a new checking account, you both get \$25.

OFFICE HOURS:

Monday thru Thursday

9:00 a.m. to 5:00 p.m.

Friday 9:00 a.m. to 5:30 p.m.

FASTER TAX REFUNDS WITH DIRECT DEPOSIT

If you expect a refund when you file your federal taxes, the IRS makes it easy for you to directly deposit these funds into your Stanwood Area Federal Credit Union checking or savings account. According to the IRS, you'll get your refund up to 3 weeks earlier than by mail. It's safer (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.

- 1. Enter Stanwood Area Federal Credit Union's Routing Number 243381735**
- 2. Choose your Checking or Savings account for your deposit.**
- 3. Enter your Stanwood Area Federal Credit Union Member Number (no spaces or dashes)**

Please note, your account number must include ten digits, so you must add zeros before your account number to fill in the extra spaces. For more information, stop by or call us at (724) 925-9505.

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

**Keep in touch with us!
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

DIG OUT OF DEBT AND PUT YOUR CREDIT CARD 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, 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.

SHERPA AND YOUR CREDIT UNION: TRUSTED GUIDES TO PERSONAL DATA SECURITY

Your personal information is collected and shared everywhere— when you go online, use a debit card, or text a friend. It's increasingly more difficult to keep your information safe and out of the criminal's hands. Using top ID protection technology, your credit union and Sherpa Identity Protection will equip you with the tools and guidance to protect your personal information. If a breach should occur, Sherpa's proactive monitoring identifies it quickly. Plus you have immediate access to full service Sherpa identity and credit restoration experts should you ever need it.

Stanwood Area Federal Credit Union is offering the Sherpa Identity Protection solution with three different levels of protection. Don't cross your fingers and hope for the best— be proactive and sign up for Sherpa today! Visit www.protectedbysherpa.com.