



# THE CRIER

**STANWOOD AREA FEDERAL CREDIT UNION**

[www.stanwoodareafcu.org](http://www.stanwoodareafcu.org)

**JANUARY 2019**

## HOLIDAY CLOSINGS

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

January 21, 2019 .....Martin Luther King Day  
February 18, 2019 .....President's Day

## LOVE YOUR CAR. LOVE YOUR LOAN.

Choose us for your financing, and you'll love your loan as much as your car. That's because the real key to happiness is a great rate. With other sources of financing, you might get a flashy low monthly payment...that ends up costing you more over the life of the loan because the rate is higher and the term is longer. For low rates, a quick and easy application, and excellent member service, stay with the people you trust to treat you right – your credit union. Rates as low as 3.25%\* for 48-60 months.

\* Discount is available for direct deposit.

**A Form 1099-C is required for each debtor for whom you canceled a debt of \$600 or more.**

## 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. Any person who lives, works, worships or goes to school in Westmoreland County are eligible to join our Credit Union.

## DO YOU USE THE CREDIT UNION'S APP

### Mobile Banking Apps

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

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.*

## Stanwood Area Federal Credit Union Members Get Exclusive Discounts from Love My Credit Union Rewards THE VERY BEST RATE TURBOTAX OFFERS

We negotiated with TurboTax to get you the best rate they offer. Get your biggest possible refund-guaranteed by TurboTax – and save up to \$20 on TurboTax federal products.

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax searches over 350 deductions and credits, so you won't miss a thing.
- TurboTax runs error checks and a final review to help you make sure your taxes are done right.

Please note that in order to get this discount, you MUST access TurboTax through [stanwoodareafcu.org](http://stanwoodareafcu.org)

Content is being offered for information purposes only and is not being considered as tax advice, state charges apply. Limited time offer for TurboTax 2019. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. TurboTax is a registered trademark and or service mark of Intuit Inc. in the United States and other countries. Other trademark or service marks are the property of their respective owners. TurboTax is not an affiliate company of Stanwood Area FCU.

## It's YOUR Money, Make Certain YOU Keep It!

Your dormant account could cost you money. Did you know the funds in your account could be sent to the Unclaimed Property Department of Pennsylvania if no activity can be found on your account within the last three years? (Dividends do not qualify for activity on your account). You can prevent your account from being closed and all available funds sent to your residential state by reactivating your account by doing one of the following: Make a deposit or withdrawal (in any amount) to/from your account either by mail, or in person, or by calling our Office at 724-925-9505 to reactivate your account. If you do not activate your account within 24 months or longer, your account will be charged a fee of \$2.00/month. Important to remember: To keep your address and phone number current with us.

## GO GREEN WITH E-STATEMENTS

You never have to wait for your statement to be delivered to you in the mail again.

## OFFICE HOURS:

Monday thru Thursday

9:00 a.m. to 4:30 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 2018 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

## SKIP-A-PAY

Skip your loan payment in January, February or March. Free up some CASH this winter! Contact your credit union for further details.

## UCC4A DISCLOSURE

### Provisional Payment Disclosure

Credit given by Stanwood Area Federal Credit Union to you with respect to an automated clearing house credit entry is provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive a final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry, and the party making payment to you via such entry (i.e. the originator of the entry) shall not be deemed to have paid you in the amount of such entry.

### Notice Disclosure

Under the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account, we are not required to give next day notice to you of receipt of an ACH item and we will not do so. However, we will continue to notify you of the receipt of payments in periodic statements we provide to you.

### Choice of Law Disclosure

We may accept on your behalf payments to your account which have been transmitted through one or more Automated Clearing Houses (ACH) and which are not subject to the Electronic Fund Transfer Act and your rights and obligations with respect to such payments shall be construed in accordance with and governed by the laws of the state of Pennsylvania as provided by the operating rules of the National Automated Clearing House Association, which are applicable to ACH transactions involving your account.

## SHERPA IDENTIFY PROTECTION:

Leading your personal information safely through the digital world.

Today's landscape can be a daunting place for your identity. Fortunately, **Sherpa Identity Protection** can guide you through it, giving you the peace of mind and confidence you need to go about business as usual.

Using protection technology, Sherpa equips you with the tools and guidance to help protect your personal information. While no product can prevent identity theft, Sherpa provides proactive monitoring to quickly identify fraudulent activity and put you on the right path forward should your information be compromised.

With Stanwood Area Federal Credit Union and Sherpa by your side, your identity is protected through a combination of services that includes:

- Ongoing credit monitoring and alerts
- 24/7 internet surveillance, social security number trace
- Full service identity restoration
- Lost wallet protection
- Plus, no charge identity theft protection insurance-out of pocket reimbursement up to \$1 million and no deductible!
- Additional services available dependent upon protection level selected.

You need someone looking out for you and your best interest. Choose Sherpa and their enhanced identity theft protection to lead the way. Visit [www.protectedbysherpa.com](http://www.protectedbysherpa.com) or [www.stanwoodareafcu.org](http://www.stanwoodareafcu.org)

## 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%. 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 your 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.



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