



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JULY 2010

MAILING ADDRESS:

New Stanton
444 Arona Road
P.O. Box C
New Stanton, PA 15672

OFFICE HOURS:

Monday thru Thursday
8:30 a.m. to 5:00 p.m.
Friday
8:30 a.m to 6:00 p.m.

Phone: 724-925-9505 or 1-800-525-6036

Fax: 724-925-6121

Email: safcu@comcast.net

The board of directors, committee personnel and office staff would like to congratulate John H. Richards, Jr. on his retirement. John retired on May 1, from the credit union after 23 years of devoted service to this membership. Although, he retired from his daytime career, his wife, Janet will have several new jobs waiting for him.

One of which, will be the opportunity in spending more time with his new bosses: Granddaughters Ava and Hailey.

Once again, we all wish you the best of luck and a healthy retirement.

Sincerely,
The Board of Directors
Supervisory Committee
The Office Staff

Vacation Loan Special

As you start planning your summer vacation, the credit union is offering the following special:

Borrow up to \$2,500.00

And enjoy the flexibility to pick the term and rate that is best for your budget:

- 1.) 12 months @ 7.00%
- 2.) 18 months @ 7.25%
- 3.) 24 months @ 7.50%

This offer can not be combined with any other loans, new money advanced only, can not exceed the maximum \$6,000.00 unsecured loan limit, (as per credit union policy), good until July 31, 2010.

Announcing the perfect, whatever-the-occasion, oh-you're-so-thoughtful gift idea.

You can never go wrong with a Visa Gift Card. It's good at millions of places - including retail and online merchants - and for mail and phone orders.

It's the perfect gift because it lets the recipient decide what they really want, and it's prepaid so it can't be overspent, with all the protection and security features* you've come to expect from Visa.

Can't decide what to give? Call the office at 724-925-9505. Ask one of the member service representatives about a Visa Gift Card today.

* Lost or stolen replacement cards applies to U.S. issued cards only. Visa's Zero Liability Police does not apply to commercial credit card or ATM Transactions, or PIN transactions not processed by Visa. Notify your financial institution immediately of any fraudulent use. For specific restrictions, limitations and other details, see cardholder agreement or www.visa.com/security.



Attention: Parents and Students

Effective July 1, 2010 the credit union will no longer be issuing and originating PHEAA Stafford Loans and PHEAA Parent Plus Loans.

Students, you will need to contact the financial aid officer at the college where you are currently attending.

Motorcycle Loans!

Now that warmer weather is here, maybe a new car is not what you need, but a motorcycle is what you have been dreaming about. Well, we just lowered our finance rate to 5.9% which is good for new and used motorcycles. Call the office at (724) 925-9505 for the latest conditions and terms. Financed your "ride" somewhere else? We'll "buy-back" the loan if you qualify.

HOLIDAY CLOSINGS

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

September 6, 2010Labor Day

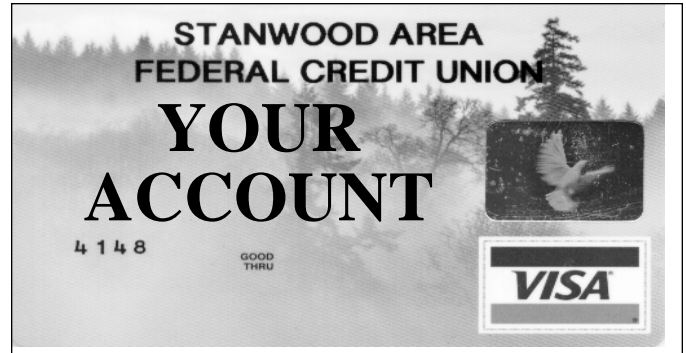
October 11, 2010Columbus Day

Safety & Soundness Update

Some of the headlines concerning other financial institutions have been troubling. Stanwood Area FCU members have nothing to worry about, because we have not made problematic loans and investments that put our financial stability at risk.

As your credit union, Stanwood Area FCU remains fiscally sound and well capitalized. We still have money to lend, and we continue to grow!

You can rest assured that the deposits and loans you make at Stanwood Area FCU are safe and sound. This is because your deposits are federally insured to at least \$250,000 through the National Credit Union Administration and backed by the full faith and credit of the United States Government.



COMPARE WITH YOUR PRESENT CARD 9.9 % APR FIXED RATE

- No annual fee.
- Low percentage rate on purchase and cash advance.
- Interest free grace period on purchases (you can avoid finance charge by paying your account in full each month).
- It takes approximately 15 days after approval to receive your card.
- \$10.00 card replacement fee. (First replacement per year free)
- \$15.00 late payment fee VISA Credit Card
- \$10.00 over the limit fee VISA Credit Card

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

NO SURCHARGE ATMS!!

There are several no surcharge ATMs in the area:

- USX FCU - 100 Bair Avenue, New Stanton
- WESTCO FCU - Rt. 119 @ Willow Crossing
- Mennonite FCU - 6161 Walnut Street, Scottdale
- LESCO FCU - 6 Avenue D, Latrobe
- VASCO FCU - 432 Depot Street, Latrobe
- All Sheetz - Including New Stanton & Youngwood
- Walmart - Belle Vernon