



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JULY 2012

STANWOOD AREA FEDERAL CREDIT UNION PRIVACY NOTICE

At Stanwood Area F.C.U., your privacy is a top priority. This notice describes how we protect the privacy of your personal information and gives you an opportunity to let us know if you do not want certain information about you disclosed to other parties. Throughout this notice, the word "information" refers to personal information about you that may not be publicly available.

INFORMATION THAT WE COLLECT AND MAY DISCLOSE TO OTHERS:

- Applications and other forms you submit to us.
- Information about your transactions with us.
- Information about your transactions with others.
- Consumer reporting agencies.

PARTIES TO WHOM WE MAY DISCLOSE THE INFORMATION:

We may disclose information about you to the following types of third parties.

- Financial service providers, such as those that provide mortgage securities and insurance services. We may disclose all the information we collect, as described above, to companies that perform services on our behalf or to other institutions with which we have joint marketing agreements. We may also disclose information about you, as permitted or required by law.

HOW TO OPT OUT OF CERTAIN DISCLOSURES OF INFORMATION ABOUT YOU:

If you do not wish us to provide this information to other non-affiliated companies, you may advise us of your wishes by calling the Credit Union at (724-925-9505) or by filling in the "OPT OUT" form below and mailing it to the following address: STANWOOD AREA FEDERAL CREDIT UNION, 444 Arona Road, New Stanton, PA 15672

By notifying us at the address above, the information we may share will be limited to that relating to the existence, history and current status of your accounts with affiliated parties and others having the privilege by law to receive such information.

HOW WE PROTECT YOUR INFORMATION:

We restrict access to information about you to those credit union personnel who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your information.

STANWOOD AREA FEDERAL CREDIT UNION OPT OUT FORM

Name: _____

Address: _____

Account #: (If Known) _____

I prefer that the Credit Union not disclose my information to not-affiliated parties.

I understand this does not include disclosures permitted by law and will not apply to disclosures to companies that perform marketing services on our behalf.

Signature: _____

SPECIAL AUTO LOAN PROMOTION

RATE: 3.75%

TERM: 60 MONTHS

Anyone who is approved for New or Used Auto loans during the months of July - September will be entered into a monthly drawing for a Gift Card.

Ask us how to receive 1/4% off any New or Used Auto loan with a new checking account, direct deposit, online banking or e-statements. Offer expires 9-30-12.

HOLIDAY CLOSINGS

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

July 4, 2012 Independence Day

September 3, 2012 Labor Day

FREE CHECKING

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

Visit us online at
www.stanwoodfcu.org

NEW MAILING ADDRESS:

All payments should be sent to:

444 Arona Road

New Stanton, PA 15672

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

Fax: 724-925-6121

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.

Stanwood Area Federal Credit Union

Is A Community Credit Union!

Anyone who lives, works, goes to school or worships in Westmoreland County can join! Tell all of your friends and neighbors about your credit union.

2012 CHRISTMAS CLUB FUNDS

If you have a Christmas Club Account, your balance will be automatically transferred into your Regular Share Savings account on October 15, 2012 for your convenience. You can request a check or withdraw funds as of that date. If you prefer to keep your current Christmas Club money on deposit, please call the Credit Union at (724) 925-9505.

ATTENTION ALL COLLEGE STUDENTS

The Smart Option Student Loan

You can borrow up to 100% of their school-certified education costs (minimum \$1,000).

Earn rewards for paying on time. Choose the interest repayment option or fixed repayment option and get a 2% Smart Reward in their Upromise account when they make scheduled monthly payments on time while in school.

Members can Lower your Interest Rate. If you enroll in automatic debit, you may reduce your interest rate by a 0.25 percentage point.

Apply online is fast and easy for your members. It only takes about 15 minutes to apply and get a credit result.

OVERDRAFT SERVICE

In order to continue receiving the overdraft services that you currently receive, please complete the "Opt-In" form which you should have received in the mail if you have a checking account or stop by the office to complete a form.

DORMANT ACCOUNTS

To avoid a monthly charge of \$2.00 please make a deposit or withdrawal to your account to make your account active.

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

FOR OFFICE USE ONLY

STANWOOD AREA FEDERAL CREDIT UNION

FOR CREDIT UNION USE ONLY

Share Balance _____

444 Arona Road

LOAN Approved \$ _____

Loan Balance _____

New Stanton, PA 15672

DENIED

Other _____

724-925-9505 • 800-525-6036 • FAX 724-925-6121

SIGNATURE

APPLICATION FOR LOAN
(Unsecured/Secured Closed End)

Date _____

Office Hours: Monday - Thursday 8:30 am - 5 pm Friday 8:30 am - 6 pm

* Important - Provide Proof of Income

A. LOAN INFORMATION

Type of Loan (Please check)

- Signature
 - RV Vehicle
 - Motorcycle
 - Consolidated Loan Yes No
 - Payroll Deduction Yes No
 - Credit Disability Insurance Yes No
 - Credit Life Insurance Yes No
 - New Auto
 - Used Auto
 - Share Secured
- Account No. _____
Amount Requested _____
Term _____
Old Loan Balance, if any \$ _____
Year, Make & Model of vehicle purchasing _____
Loan Purpose _____

B. APPLICANT INFORMATION

Name _____ Date of Birth _____
Address _____ Years & Months at Address _____
City _____ State _____ Zip _____ Previous Address _____
Social Security No. _____ Home Phone _____ Best Time to Call _____
Employer _____ Employer Phone _____
Position _____ Years & Months on Job _____ Gross Monthly Wages _____
Previous Employer _____ Years & Months on Job _____
Other Monthly Income _____ Source of Monthly Income _____
 Own Mo. Payment \$ _____ Landlord or Mortgage Holder Name & Phone _____
 Rent Mo. Payment \$ _____ Mortgage Balance _____ Market Value of Home \$ _____
Name of nearest relative not living with you _____ Relationship _____
Address _____
Dependents (excludes self) _____ Ages _____

C. CREDIT INFORMATION

Please list all credit card and installment loans you now hold. Please use another sheet of paper if necessary.

Applicant	Balance	Mo. Payment	Applicant	Balance	Mo. Payment
Credit Reference			Credit Reference		
Credit Reference			Credit Reference		
Credit Reference			Credit Reference		

You don't have to include income from alimony, child support or separate maintenance if you don't want us to consider that income.

D. MISCELLANEOUS INFORMATION

Are there any other persons obligated on any of the above loans? Yes No
Which ones and who? _____
Are you a co-maker, co-signer or guarantor on any loan? Yes No
For whom? _____ To whom? _____
Have you been declared bankrupt in the last 14 years? Yes No
*PROOF OF INCOME: Shall be most recent payroll stub. If retired - proof of social security or pension required. If self-employed n- most recent income tax statement required.

E. SIGNATURES

I authorize you to investigate my credit record, to check statements I've made, to report your credit experience with me and to keep the application. ALL INFORMATION SET FORTH IN THIS APPLICATION IS DECLARED TO BE A TRUE REPRESENTATION OF THE FACTS FOR THE PURPOSE OF OBTAINING THE CREDIT REQUESTED AND ANY WILLFUL MISREPRESENTATION ON THIS APPLICATION COULD RESULT IN CRIMINAL ACTION. Yes No I (would) (would not) like to be considered for a Visa Card.

Applicant's Signature _____ Date _____

