



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JULY 2017

ANNUAL MEETING

Date and Time: October 28, 2017 at 10:00 a.m.
Location: Stanwood Area Federal Credit Union Office
444 Arona Road, New Stanton, PA 15672

Board Member Nominees:

- 1) Don Waxter
- 2) Nancy Stoner

Election Petition Process

Any individual not listed above as a nominee may submit a petition to have their name added to the ballot. The below requirements must be met and the procedures must be followed for individuals to have their name placed on the ballot by petition.

- 1) To submit your name for consideration, you:
 - a) Must be a current member of the Stanwood Area Federal Credit Union.
 - b) Cannot have been convicted of a crime involving dishonesty or breach of trust, unless the NCUA Board has waived the prohibition for the conviction.
 - c) Must meet the minimum age requirement of 18 years (established under Article V, Section 7 of our Federal Credit Union By-Laws).
 - d) Cannot have an immediate family member as a paid employee of the credit union (established under Article VI, Section 2 of our Federal Credit Union By-Laws).
- 2) By September 18, 2017¹, the board Secretary must receive a written request with the following information at our office located at 444 Arona Road, New Stanton, PA 15672.
 - a) A statement that you are agreeable to your name being placed in nomination, and are willing and able to serve on the Board of Directors if elected.
 - b) A brief biography (statement of qualifications and biographical data), as all individuals appearing on the ballot will have their names and a brief biography posted in a conspicuous place in the credit union office at least 35 days before the annual meeting (which is September 23, 2017).
 - c) A dated petition signed by at least 25 current members meeting the minimum age requirement of 18 years established under Article V, Section 7 of our Federal Credit Union By-Laws. Each signature must have the member's name printed legible, so membership can be confirmed. Any illegible names will not count towards the 25 required minimum. Forms available at the credit union office.

¹ Date is no later than 40 days prior to the Annual Meeting and adheres to the required 30 days that the board is required to provide members to submit a petition.

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 criminals 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 serve 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

HOLIDAY CLOSINGS

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

July 4, 2017 Independence Day
September 4, 2017 Labor Day

PLANNING YOUR VACATION DON'T LEAVE TOWN WITHOUT A VISA TRAVEL CARD

- Cards are not directly linked to savings or share draft accounts, however funds can be loaded from your credit union accounts. This gives you peace of mind when traveling because the card isn't tied to your accounts at the credit union.
- Minimum load of \$100 and maximum allowed on card is \$5,000.
- Free Travel Enhancements - Purchase Security, Travel and Emergency Assistance and Lost Luggage Reimbursement.
- A low cost of \$5.95

SKIP-A-PAY

Your Summer Lifesaver

Skip your loan payment in July or August. Free up some CA\$H this summer! Skip your qualified SAFCU loan payment* in July, or August! Contact the credit union for further details.

VACATION LOAN UP TO \$5,000 at 7.99% for 24 months

New money only

*Based on your credit worthiness

Tickets Available For Members

Idlewild..... \$33.00
Kennywood \$33.00
Sandcastle \$24.00

Membership Loyalty Reward

If you utilize at least 3 of the 4 of the following services add .25% to any certificate rate. If you have a checking account, debit card, direct deposit and credit card you would receive an .25% on a certificate rate.

Sign up for e-Statements.

Your statements are available on the 1st of the month instead of waiting for it in the mail.

LOOKING FOR A NEW OR USED CAR?

We offer free pre-approvals, so you know exactly what your rate will be before you head to the dealership! Pre-approvals give you more bargaining power on the lot, because you won't have to negotiate financing you will only have to negotiate the price of the vehicle.

We would also love the opportunity to take a look at your existing auto loan from another financial institution. Chances are, we can save you money by refinancing that loan with us! We have a loan for YOU!

NEW OR USED AUTO LOAN RATES AS LOW AS 1.99%*

48 Months and 60 Months

*Rates subject to change without notice

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

OFFICE HOURS:

Monday thru Thursday
9:00 a.m. to 4:30 p.m.
Friday 9:00 a.m. to 5:30 p.m.

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.

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



EQUAL HOUSING
LENDER