



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

JULY 2019

ANNUAL MEETING

Date and Time: October 26, 2019 at 10:00 a.m.

Location: Stanwood Area Federal Credit Union Office • 444 Arona Road, New Stanton, PA 15672

Board Member Nominees:

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 16, 2019¹, 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 21, 2019).
 - 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.

UCC 4A DISCLOSURE

Provisional Payment Disclosure

Credit given by Stanwood Area FCU to [up] with respect to an automated clearing house credit entry provisional until [we] receive final settlement for such entry through a Federal Reserve Bank. If [we] do not receive such 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 to [you] via such entry (i.e. the originator of the entry) shall not be deemed to have [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 the 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 House (ACH) and which are not subject to the Electronic Fund Transfer Act and [yours] 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 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 service Sherpa Identity and credit restoration experts should you ever need it. Stanwood Area FCU 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

SKIP-A-PAY

Your Summer Lifesaver

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

VACATION LOAN UP TO

\$5,000 at as low as 7.99% for 24 months

New money only

*Based on your credit worthiness

Tickets Available For Members	Non-Member
Idlewild.....\$32.00	\$35.00
Kennywood\$34.00	\$36.00

HOLIDAY CLOSINGS

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

July 4, 2019Independence Day

September 2, 2019Labor Day

AUTO LOAN SPECIAL

NEW AUTO LOAN RATES

AS LOW AS 3.25%*

USED AUTO LOAN RATES

AS LOW AS 3.50%*

Receive a \$50 Gas Card for any loan of \$10,000 or more

48 Months and 60 Months

**Rates subject to change without notice*

** Discount available for direct deposit*

Rate is based on your creditworthiness

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.

HOME EQUITY LOANS

Closed End HE 4.25% for 120 Months

HELOC 4.90% for 7 Years

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