



# THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

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

JULY 2020

## ANNUAL MEETING

**Date and Time:** October 24, 2020 at 10:00 a.m.

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

**There are two board seats up for election. The seats are for a 2 year term. The nominating committee presents the following nominees:** Donald Waxter & Nancy J 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 14, 2020<sup>1</sup>, 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 19, 2020).
  - c) A dated petition signed by at least 20 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 20 required minimum. Forms available at the credit union office.

<sup>1</sup> 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.

## ECONOMIC IMPACT PAYMENT SCAM AWARENESS

Scammers are viewing the ongoing COVID-19 pandemic and the issuance of Economic Impact Payments advantageously. Some may be after the payments themselves, while others are using the opportunity to get valuable personal information, like bank account or Social Security numbers.

As scammers become more sophisticated, it is important to understand the signs of fraud and best security practices. Remember the following tips to help protect yourself from potential scams.

- Do not provide any bank or personal information over the phone. Stanwood Area FCU nor the IRS will contact you for any personal information.
- Be cautious of unsolicited emails, text messages, or social media messages. If you receive an email, text message, or social media message with the subject line of stimulus check or stimulus payment it is likely a scam, so please do not open or respond.
- Do not click links or download files in emails or text messages claiming to be official IRS requests. Please verify and cross reference any information you receive, don't assume it's legitimate.

For everything you need to know about the Economic Impact Payments rely on trusted sources such as the IRS.

Please stay safe and healthy. We're here for you.



### BE WARY OF ADVERTISEMENTS AND CALLS ABOUT FREE GOVERNMENT GRANTS.

• Register your phone number with the National Do Not Call Registry. You can do this online at donotcall.gov or by calling 1-888-382-1222 from the number you wish to register.

Census Fraud Scammers may attempt to gain your personal information by impersonating an employee of the Census Bureau. Someone who works for the Census Bureau will never ask for things such as your full social security number, political party, money or donations, your mother's maiden name, your credit card numbers, or your bank information. The best way to answer all of your questions relating to the 2020 census is to visit my2020census.gov. In order to keep yourself safe at home, check census worker ID Badges for their photo, a current expiration date, and for the US Department of Commerce watermark.



### “Stay-cation” Summer Loan Special

You may not be flying anywhere for summer vacation but that doesn't mean you still can't have fun. Use our Stay-cation summer loan special to spruce up the backyard, get that new grill, go on a road trip, or maybe a local get-a-way. We make it easy and affordable with a max loan of \$3,000 for 24 months at 4.99%. Terms and conditions apply. Call or ask for details. Offer valid 6-1-2020 to 9-30-2020, subject to change without notice.



### PUT YOUR HOME'S EQUITY TO WORK FOR YOU

Are you looking to do home improvements, consolidate bills or maybe just have a get-a-way weekend? Then why not have your house work for you! We do home equity fixed loans as well as home equity lines of credit.

Your credit union is here to help you. WE have low interest loans ready for you. Stop in or call us for more information. Terms and conditions apply. We can't wait to hear from you.

### 3.99% Credit Card Balance Transfer

Transfer high interest rate balances to your Stanwood VISA card, 3.99% APR on balance transfers with NO transfer fee. Don't have a Stanwood VISA? No problem, we have savings for new card owners too. Get an introductory rate of 1.99% for new accounts opened. Terms and conditions apply, stop in or call for details.



### 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

### OFFICE HOURS:

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

### HOLIDAY CLOSINGS

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

July 4, 2020 .....Independence Day  
September 7, 2020 .....Labor Day



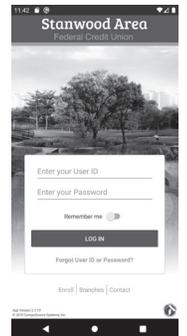
### NOW IS A GREAT TIME TO DOWNLOAD OUR APP

#### 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.*



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