



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

OCTOBER 2009

MAILING ADDRESS:

New Stanton
444 Arona Road
P.O. Box C
New Stanton, PA 15692

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

Looking for a perfect gift
this holiday season?

VISA Gift Card

\$10 to \$500

Cost \$2.00 Per Card



FYI

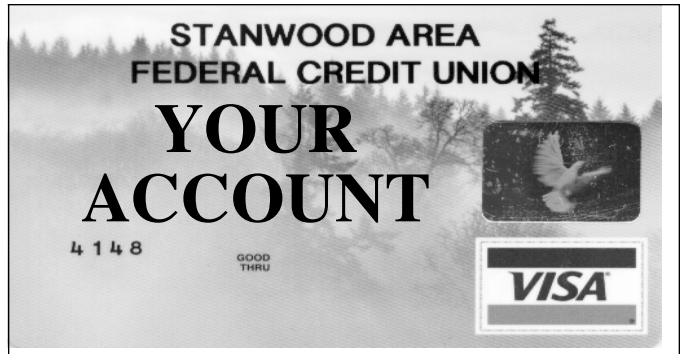
Your credit union will no longer be selling American Express Travelers Cheques effective December 1, 2009. VISA Gift Cards may be purchased as an alternative. They can be used anywhere VISA is accepted.

This action was required due to a 300% increase in the yearly fee American Express is charging to sell travelers cheques.

THE BOX SCORE

Used Auto (72 Months).....	6.90% A.P.R.
Used Auto (66 Months).....	6.50% A.P.R.
Used Auto (60 Months).....	5.50% A.P.R.
Used 2002, 2003 (48 Months).....	7.24% A.P.R.
Signature (to 24 Months)	10.00% A.P.R.
Signature (to 36 Months)	10.50% A.P.R.
Signature (to 48 Months)	11.00% A.P.R.
Signature (to 60 Months)	12.00% A.P.R.
Signature (to 72 Months)	12.50% A.P.R.
Share Secured (to 60 Months)	3.50% A.P.R.
Share Secured (to 120 Months).....	5.00% A.P.R.
Visa (fixed) No Annual Fee	9.90% A.P.R.
Home Equity Fixed (7 yrs.).....	5.90% A.P.R.
Second Mortgage Fixed (15 yrs.).....	7.00% A.P.R.
Second Mortgage Fixed (10 yrs.).....	6.50% A.P.R.
Second Mortgage Fixed (5 yrs.).....	4.90% A.P.R.

Rates subject to change.



COMPARE WITH YOUR PRESENT CARD RATE AS LOW AS 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

**Christmas Club Checks
Will Be Mailed October 20, 2009**

Purchase A 2009-2010 New Auto/Truck
And You Pick The Repayment Plan From
One Of The Three Options:

1. 4.00% A.P.R. Up To 48 Months
2. 5.00% A.P.R. 49 Months To 66 Months
3. 5.50% A.P.R. 67 Months to 72 Months

FYI-NOTICE

**To report a lost or stolen Visa
Check or Credit Card after
normal hours please call
the toll free number
800-991-4965**

RETURNED MAIL - REAL HEADACHE

**As soon as you know your new address, mail or
bring this form to the Credit Union.**

Name _____

PRINT OR TYPE - LAST NAME, FIRST NAME, MIDDLE INITIAL

Old Address _____

New Address _____

New Area Code and Telephone Number _____

Signature _____

Account Number _____ Effective Date _____



The Board of Directors, Officers and Staff of your Credit Union wish all of our members and their families a safe and happy Holiday Season.

Holiday Closings

- Columbus DayOctober 12, 2009
- Veteran's DayNovember 11, 2009
- Thanksgiving Day November 26, 2009
- Christmas Eve1:00 p.m. Closing December 24, 2009
- ChristmasDecember 25, 2009
- New YearsJanuary 1, 2010

Santa will be visiting our New Stanton office on Friday, December 18 from 4:00 - 5:30. Bring the kids to meet Santa and receive a gift!

Celebrate Credit Union Day

Birthdays, spring, accomplishments, and-yes-credit unions are all things to celebrate.

After all, credit unions mean affordable products and services and personal service. They provide a safe place to earn money and resources for saving money, using credit wisely, making good consumer choices-all leading to your financial well-being.

So on October 15 International Credit Union Day, you have something to celebrate. And "thank you." Your credit union membership means the founders' philosophy lives on: When people join together in cooperative spirit and action, they can help all members achieve better lives.

Join us on October 15 to help us celebrate International Credit Union Day. Refreshments will be served in the New Stanton office!

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

Any member making a transaction at the Credit Union Office between November 27 and December 18, 2009 will be able to sign up for one of the gifts under the tree in the lobby. Any child, (12 years and under) may sign up for the giant Christmas Sled.

**IF YOU CANNOT COME INTO THE OFFICE
PLEASE MAIL THIS COUPON TO THE CREDIT UNION.**



ADULT GIFT GIANT SLED

NAME _____

ADDRESS _____

PHONE _____

**COUPON MUST BE RECEIVED BY
DECEMBER 18, 2009**