



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

OCTOBER 2013

AUTO LOAN SPECIAL

2010 - 2014

2.90% FOR 60 MONTHS

3.50% FOR 72 MONTHS

1/4% OFF ANY NEW OR USED AUTO LOAN WITH A
NEW CHECKING ACCOUNT, DIRECT DEPOSIT,
ONLINE BANKING OR e-STATEMENTS

NEED A NEW CAR?

Your Credit Union membership gives you great ways to save on a new vehicle purchase. First, General Motors offers all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick or GMC vehicle purchase just for being a credit union member. Visit www.LoveMyCreditUnion.org to see how much you can save and request your GM Authorization Number.

Second, our members can save big with great low rates when you finance your new vehicle through Standwood Area FCU. Start saving today!

The Credit Union will be closed on December 2 and 1/2 day on December 3 for a software update.

CREDIT UNIONS UNITE FOR GOOD

Credit Unions continually demonstrate their ability to improve the lives of individuals, families, communities and counties around the world, and have done so for generations. As we celebrate International Credit Union Day on Thursday, October 17th, we celebrate the theme of "*Credit Unions Unite for Good*" with more than 196 million people worldwide to establish credit unions as your best financial partner.

Stanwood Area FCU not only offers fair and affordable financial services to our members. Americans are craving the good that will come when they choose a credit union as their best financial partner.

We thank you for the opportunity to serve you, and in the spirit of uniting for good, ask you to join us as we celebrate International Credit Union Day on October 17, 2013.

HEADING SOUTH FOR THE WINTER?

If you will temporarily be away from your home but want to receive your credit union mail at an alternate address, you must notify us in writing. Simply stop by the credit union, mail or fax your information to us. Include your alternate address, the date you will be leaving and the date you will return. Be sure to notify us when you return home so we can change your records back to your permanent address.

SALLIE MAE

Help bridge that gap between federal loans and the cost of your education expenses with the Smart Option Student Loan by Sallie Mae®. Visit salliemae.com/smartoption/stanwoodareafcu.org for more information or to apply.

HOLIDAY CLOSINGS

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

Monday, October 14.....Columbus Day

Monday, November 11.....Veterans Day

Thursday, November 28..... Thanksgiving Day

Friday, November 29 Day After Thanksgiving

Hours: 8:30 a.m. - 1:00 p.m.

Tuesday, December 24.....Christmas Eve

Hours: 8:30 a.m. - 1:00 p.m.

Wednesday, December 25.....Christmas Day

Wednesday, January 1, 2014.....New Years Day

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

8:30 a.m. to 5:00 p.m.

Friday 8:30 a.m. to 6:00 p.m.

BILL PAYMENT

Save time and money by paying your bills through Stanwood Area Federal Credit Union's Online Banking. Call the Credit Union today to sign up or visit www.stanwoodareafcu.org

Christmas Loan Special?

\$1,000 loan for 12 months at rate of 4.99%

Christmas loan special loan is based on your creditworthiness.

Expires 12/31/13

FREE CHECKING

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

GOT A NEW ADDRESS:

Please let us know whenever you move, change your phone number or e-mail. It's very important that we have up-to-date information so that you will continue to receive our correspondence. If your information is changing, mail or fax us authorization to update our records. All address changes must include your signature.

Join us on October 17, to help us celebrate International Credit Union Day.

Refreshments will be served in the credit union office.

2013 CHRISTMAS CLUB FUNDS

A Christmas Club is an easy way to save for the holidays and avoid the stress of next year's holiday bills. Deposits can be made anytime, in any amount, or you can have money deducted automatically from your paycheck. Why not open an account now. If you already have a Christmas Club, your account balance was transferred to your regular savings account on October 15th. Your account will automatically renew, so you will be on your way to saving for the next year's holiday shopping season. You can request a check, withdraw or call the Credit Union at (724) 925-9505 if you would prefer to keep your Christmas Club money on deposit.

Does Your Family Belong? www.IBelong.org

Credit Unions are not about making money, they are about helping people. When you join a credit union, you are not just a customer; you are a member-owner. Because you own your credit union, you receive better rates, lower fees, and a higher level of service than what is typically available elsewhere.

Our Credit Union serves people who live, work, worship or go to school within Westmoreland County. Now is the time to sign up all of your family members. Further details are available at the Credit Union

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.

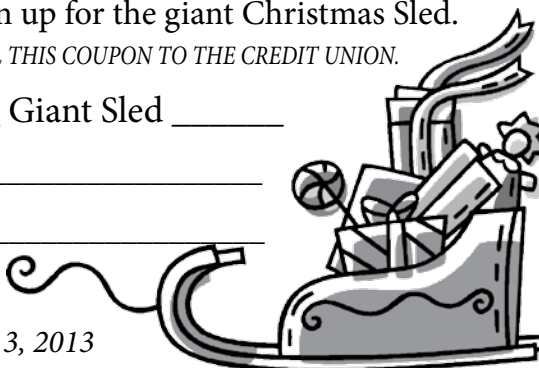
Adult Gift _____ Giant Sled _____

Name _____

Address _____

Phone _____

Coupon must be received by December 13, 2013



Any member making a transaction in the Credit Union Office between November 29 and December 13, 2013 will be able to sign up for one of the gifts under the tree in the lobby.

HAPPY HOLIDAYS!

*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.*

It is time to go Green with e-Statements!

Would you like to have fewer stacks of papers to file each month? How would you like to access your statements anytime through our secure website? e-Statements are electronic versions of your credit union statements that get mailed to your home. They are more convenient and even safer than paper statements. Sign up for our e-Statements program to receive all this and more. Sign up today!

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 _____

