



# THE CRIER

**STANWOOD AREA FEDERAL CREDIT UNION**

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

**OCTOBER 2014**

## Auto Loan Special

2011-2015

3.75% for 60 Months • 4.25% for 72 Months

Rates are based on your credit worthiness.

## LOAN SPECIAL FOR LIMITED TIME

Now is the time to fix up your home!

Stanwood has the loan for you.

HELOC or 2nd Mortgage for 3.25%, 60 months

## 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](http://salliemae.com/smartoption/stanwoodareafcu.org) for more information or to apply.

## 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.

## HOLIDAY CLOSINGS

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

Monday, October 13.....Columbus Day

Tuesday, November 11.....Veterans Day

Thursday, November 27..... Thanksgiving Day

Friday, November 28 .... Day After Thanksgiving

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

Wednesday, December 24.....Christmas Eve

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

Thursday, December 25.....Christmas 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](mailto:safcu@comcast.net)

## 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 .

## 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 16, to help us celebrate International Credit Union Day. Refreshments will be served in the credit union office.**

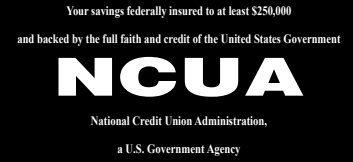
## Does Your Family Belong? [www.IBelong.org](http://www.IBelong.org)

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

## FREE NOTARY SERVICE AVAILABLE

Call to make your  
appointment today!



## CALLING ALL YOUTH

Stop by the Credit Union office  
for a treat October 27 - 31.

## FREE CHECKING

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

## 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!

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.*

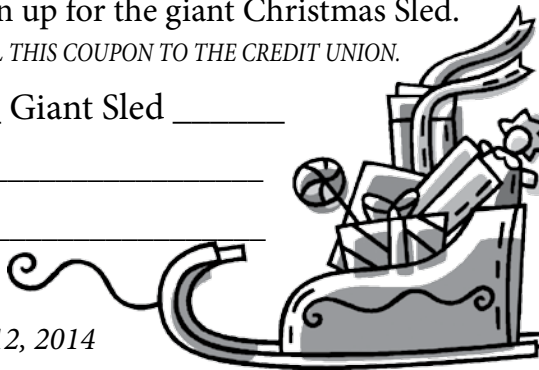
Adult Gift \_\_\_\_\_ Giant Sled \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

Phone \_\_\_\_\_

*Coupon must be received by December 12, 2014*



Any member making a transaction in the Credit Union Office between November 28 and December 12, 2014 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.*

## 2014 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 will be 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 or withdraw as of that date.

