



THE CRIER

STANWOOD AREA FEDERAL CREDIT UNION

www.stanwoodareafcu.org

OCTOBER 2015

Auto Loan Special

2011-2016

3.75% for 60 Months

Rates are based on your credit worthiness.

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 12.....Columbus Day

Wednesday, November 11.....Veterans Day

Thursday, November 26..... Thanksgiving Day

Friday, November 27 Day After Thanksgiving

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

Thursday, December 24Christmas Eve

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

Friday, December 25Christmas Day

Thursday, December 31 New Years Eve

Hours: 8:30 a.m. - 3:00 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 .

Join us on October 15, to help us celebrate International Credit Union Day. Refreshments will be served in the credit union office.

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

An application fee of \$200 for all Home Equity Loans will be charge effective November 16.

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.

Any NEW VISA Credit Card applicants will received an Intro Rate of 1.99% on any new purchases for the first six months.

BLACK FRIDAY/CYBER MONDAY PROMOTION

Any purchase transactions (including internet) during November 26 - November 30 the rate is 1.99%. Low promotional APR will be in effect for 6 billing statement cycles; balance will then revert back to standard rate.

MAILING ADDRESS:

444 Arona Road

New Stanton, PA 15672

Phone: 724-925-9505 or 1-800-525-6036

Fax: 724-925-6121

www.stanwoodareafcu.org

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.

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're 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.

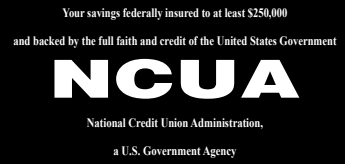
Our Credit Union serves people who live, work, worship or go to school within Westmoreland County. Now is the time to sign up all of your family members. Further details are available at the Credit Union

Save up to 50% Vehicle Service Agreement

With an IWS Vehicle Service Agreement you can protect yourself from unexpected, high cost repairs. Not to mention, increase the resale value, if you choose to sell your vehicle. As Stanwood Area Federal Credit Union's approved provider of Vehicle Service Agreements/Mechanical Breakdown Insurance, IWS offers you peace of mind with vehicle protection plans. No matter which plan you choose, from their most affordable to their most comprehensive, you'll get the additional security of knowing you have chosen one of the finest protection plans available. Save up to 50% on the protection you need for your new or eligible pre-owned vehicle.

IDLEWILD'S HALLOWBOO

Tickets available for
Members \$18.00
Non-Members \$20.00



CALLING ALL YOUTH

Stop by the Credit Union office
for a treat October 26 - 30.

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!

2015 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 19th. 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.

Sherpa Identity Protection is now available at a low cost of \$5.99/month. Go to www.stanwoodareafcu.org for more information and sign up now.



EQUAL HOUSING
LENDER

**Mobile Banking Coming
Soon Sign Up Now!**

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.

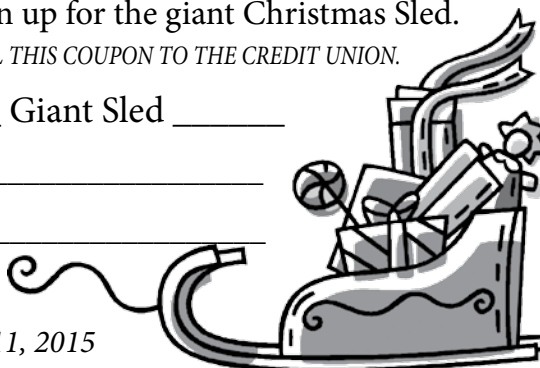
Adult Gift _____ Giant Sled _____

Name _____

Address _____

Phone _____

Coupon must be received by December 11, 2015



Any member making a transaction in the Credit Union Office between November 27 and December 11, 2015 will be able to sign up for one of the gifts under the tree in the lobby.