



THE CRIER



www.stanwoodareafcu.org

APRIL 2024

ANNUAL MEETING

Date and Time: April 13, 2024 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 3 year term. The nominating committee present the following nominees: John Storey, Mark Menanno

We had no one present any petitions for the board seats and the deadline has now passed. Therefore, all nominations are closed and we have two candidates for two positions. As per the by-laws there will be no nominations taken from the floor and the two candidates will be elected by unanimous consent.



Celebrating 5 Years of Service

Thank you to Anita Buylla and Diane Norwicki for 5 years of service to the credit union and our members. Here's to many more.

Important Tax Season Reminders from Stanwood Area FCU: Direct Deposit and Fraud Awareness Tips

With tax season underway, we want to remind you of some important information to ensure a smooth and secure filing process. Whether you're expecting a refund or preparing to settle your taxes, it's crucial to take precautions to protect your personal and financial information.



Direct Deposit of Tax Refunds: If you're expecting a tax refund and have opted for direct deposit, please remember that the deposit must go into an account under your name. Ensure that the account information provided to the IRS matches your Stanwood Area FCU account accurately. Direct deposits that come in with a name that is not on your account will be returned to the IRS. If you need assistance verifying your account information, please don't hesitate to reach out to us.

Guard Against Fraud: Tax season often sees an increase in fraudulent activity. Here are some tips to help you safeguard your information:

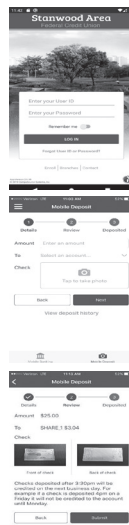
- Be cautious of phishing emails, calls, or texts claiming to be from the IRS or your financial institutions. Stanwood Area FCU will never contact you asking for your full Social Security Number (SSN), PINs, or other sensitive information.
- Avoid sharing personal information, such as SSNs or account details, over the phone or email unless you have initiated the contact and are certain of the recipient's identity.
- Be wary of any requests to send money through unconventional means like gift cards or cryptocurrency (e.g., Bitcoin). Stanwood Area FCU will never ask you to send funds in this manner.

Protecting Your Identity: Keep a close eye on your financial accounts, credit reports, and statements for any unusual activity. If you notice any discrepancies or unauthorized transactions, report them to us immediately so we can take the appropriate action to safeguard your accounts. Thank you for being a valued member.

MAKING A DEPOSIT WITH OUR MOBILE BANKING APP IS QUICK, CONVENIENT AND SECURE!



- After logging into the mobile APP, at the bottom of the screen tap on the camera and "Mobile Deposit".
- From here you can deposit a paper check with just a few taps.
- On the screen, fill in the check amount and choose the account you want to deposit into.
- Endorse the check and be sure to write "For Mobile Deposit Only for SAFCU". • Tap to take a photo of the front and back of the check.
- Review the information and tap "submit" ... yep, it's that easy.



WHO KNEW YOU COULD HAVE FUN AT WORK . . . STANWOOD'S STAFF, THAT'S WHO



Santa's Reindeer



Santa's Helpers



Toys for Tots Drive



Dr. Seuss's Birthday



International Credit Union Day



Local Food Bank Drive (Pens Game Day)



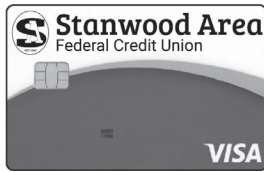
Halloween



Steeler Game Day

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 or call for details.



CONTACT INFORMATION:

444 Arona Road
 New Stanton, PA 15672
 Phone: 724-925-9505
 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.

COMING SOON! Keep An Eye Out

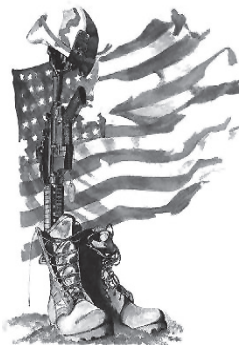
Keep checking our website for information on our member discount tickets for Kennywood, Sandcastle, Idlewild. Discounts up to 45% off of the gate price.



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.

HOLIDAY CLOSINGS



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

March 29, 2024 Good Friday
(The Credit union office will be open from 9:00 a.m. - 12:00 p.m.)

May 27, 2024 Memorial Day

June 19, 2024 Juneteenth

July 4, 2024 Independence Day



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