



THE CRIER



www.stanwoodareafcu.org

APRIL 2025

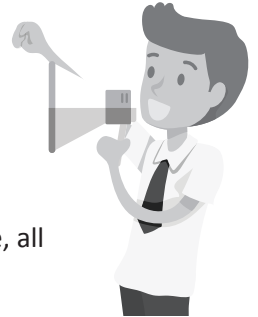
ANNUAL MEETING

Date and Time: April 5, 2025 at 10:00 a.m.

Location: Stanwood Area Federal Credit Union Office • 444 Arona Road, New Stanton, PA 15672

There is one board seats up for election. The seat is for a 3 year term. The nominating committee present the following nominee: Carol Colborn

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 one candidate for one position. As per the by-laws there will be no nominations taken from the floor and the one candidate will be elected by unanimous consent.



TOGETHER, WE CAN SECURE OUR WORLD!

Four simple tips to help you stay safe.

Below are four simple ways to help you stay safe in a digital world and protect your sensitive personal information while online.



1. Recognize and report phishing

Phishing attempts occur when criminals try to get you to open a message, link, or attachment with malicious intent. These communications may ask for sensitive personal information and may also contain harmful malware that can infect your device. Phishing messages can range from email, text message, direct social media messages, or phone calls. It's important to recognize the common signs of phishing, including:

- Language that evokes urgency and emotion, especially messages claiming to have dire consequences for not responding immediately
- Requests for sensitive personal and financial information
- Suspicious shortened URLs
- Incorrect email addresses or links
- Poor grammar or misspellings

If you suspect you're a target of a phishing attempt, do not click on any links, attachments, or provide any personal information. Instead, mark it as spam and delete it.

2. Use strong passwords

Using an easy-to-guess password is like locking the door but leaving the key in the lock. Weak passwords are a treasure trove for criminals looking to access your personal information. To stay safe, aim to create strong passwords with these tips:

- The longer the password, the stronger it will be. Aim for at least 16 characters long.
- Try passphrases of 4-7 memorable words in a random order.
- Make unique passwords for each account. A password manager can help you stay organized!

3. Turn on multifactor authentication (MFA)

Turning on multifactor authentication (MFA) is an additional layer of defense to your personal information. When turned on, MFA confirms your identity when logging in to your accounts, like entering a code texted to a phone or one generated by an authenticator app. Even if your password becomes compromised, criminals will have difficulty passing this additional layer of protection you have set up.

4. Update your software

Think twice before you select "Remind me later" on your next software update notification. In many cases, software updates are created to fix security risks. Pushing off the updates ultimately puts you at risk until the fix is applied to your device. Remember, you can always turn on automatic updates so you can set it and forget it!



E Statement

GOING GREEN!

St. Patrick's Day may have passed but you can still celebrate the 'green' by electing to go paperless with e-statements. Select the e-statement options in on-line banking and get your statement the 1st of the month instead of waiting until it's mailed.

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.



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

It's YOUR Money, Make Certain YOU Keep It!

Your dormant account could cost you money. Did you know the funds in your account could be sent to the Unclaimed Property Department of Pennsylvania if no activity can be found on your account within the last three years? (Dividends do not qualify for activity on your account). You can prevent your account from being closed and all available funds sent to your residential state by reactivating your account by doing one of the following: Make a deposit or withdrawal (in any amount) to/from your account either by mail, or in person, or by calling our Office at 724-925-9505 to reactivate your account. If you do not activate your account within 24 months or longer, your account will be charged a fee of \$5.00/month. It's important to remember to keep your address and phone number current with us.

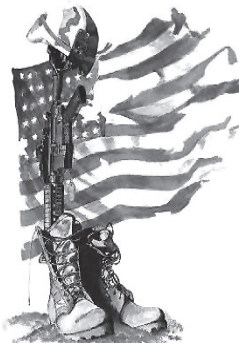
CONTACT INFORMATION:

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New Stanton, PA 15672
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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.

HOLIDAY CLOSINGS



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

April 18, 2025 Good Friday
(The Credit union office will be open from 9:00 a.m. - 12:00 p.m.)

May 26, 2025 Memorial Day

June 19, 2025 Juneteenth

July 4, 2025 Independence Day