



THE CRIER



www.stanwoodareafcu.org

JANUARY 2025

85TH 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 seat up for election. The seat is for a 3 year term. The nominating committee present the following nominee: Carol Colborn

Election Petition Process

Any individual not listed above as a nominee may submit a petition to have their name added to the ballot. The below requirements must be met and the procedures must be followed for individuals to have their name placed on the ballot by petition.

- 1) To submit your name for consideration, you:
 - a) Must be a current member of the Stanwood Area Federal Credit Union in good standing. (Reminder: only the primary account holder is a member - co-signers or secondary names on an account are not members)
 - b) Cannot have been convicted of a crime involving dishonesty or breach of trust, unless the NCUA Board has waived the prohibition for the conviction.
 - c) Must meet the minimum age requirement of 18 years (established under Article V, Section 7 of our Federal Credit Union By-Laws)
- 2) By close of day February 28, 2025*, the board Chairman must receive a written request with the following information at our office located at 444 Arona Road, New Stanton, PA 15672.
 - a) A statement that you are agreeable to your name being placed in nomination, and are willing and able to serve on the Board of Directors if elected.
 - b) A brief biography (statement of qualifications and biographical data), as all individuals appearing on the ballot will have their names and a brief biography posted in a conspicuous place in the credit union office at least 35 days before the annual meeting.
 - c) A dated petition signed by at least 20 current members meeting the minimum age requirement of 18 years established under Article V, Section 7 of our Federal Credit Union By-Laws. Each signature must have the member's name printed legible, so membership can be confirmed. Any illegible names will not count towards the 20 required minimum. Forms available at the credit union office.

*Date is no later than 40 days prior to the Annual Meeting and adheres to the required 30 days that the board is required to provide members to submit a petition.



Congratulations to all the winners of our year-end holiday give-away



To celebrate our upcoming 85th Annual Meeting we are offering a special 8.5% share certificate for 85 days!

8.5% APY with a min of \$850.00 and a maximum of \$85,000.00. Length of the certificate is 85 days, non-renewable. Must be 85% new money. Restrictions apply, call or stop in the branch for details, for a limited time, offer may end at any time.

Don't fall for these common scams

Be aware of the latest scams and protect your money and personal information from potential scammers. Do you know how to spot these common scam tactics?

Protect yourself from scams



“They said I’d be arrested if I didn’t buy the gift cards.”



Gift card scams

Some scammers impersonate government agencies, financial institutions or businesses claiming that you need to make urgent payments with a gift card, or you’ll face legal action. By creating this false sense of urgency, they pressure you into buying expensive gift cards and sharing the numbers on the back.



Helpful tips

Businesses and government agencies will never ask you to purchase gift cards for payments. Never give the number on the back of a gift card to anyone you don’t know.

“It was such a good price.”



Online shopping

Online shoppers can be deceived by scammers setting up fake websites or social media ads to offer attention-grabbing deals on popular items. These scammers may impersonate a legitimate business or person, but never deliver on the promised goods and services. Some websites may even use fake checkout processes, which can lead the buyer to lose money or have their personal info stolen.



Helpful tips

Always check ratings, reviews and other listings about a business or person to verify their trustworthiness and authenticity. Beware of deals that sound too good to be true, especially when found on lesser-known or newer sites. Never send deposits to hold items before confirming they’re real.

“They told me I’d double my money.”



Cryptocurrency scams

Scammers can impersonate new or established businesses offering fraudulent crypto coins or tokens with promises of high returns. They might create slick social media ads, news articles or websites to look legitimate and trick new investors into buying. These fake investment opportunities may require high up-front fees that supposedly get invested in crypto, but actually go directly into the scammer’s pocket.



Helpful tips

Question any appealing investment offers that guarantee huge returns. Before sending any money, look up the business at trustworthy resources online to verify if it’s legitimate.

If you’ve been impacted by a scam, learn how you can create a personal recovery plan with the Better Business Bureau Scam Survival Toolkit. <https://scamsurvivaltoolkit.bbbmarketplacetrust.org/>

Unauthorized charges protection doesn’t extend to authorized use of your credit or debit card—for example, if you make a gift card purchase, and give the gift card details to someone who turns out to be a scammer, you may not get your money back.

As these scam techniques evolve, you’ll be updated as we learn more. It’s all part of how Stanwood Area FCU is looking out for your financial safety every day.

HOLIDAY CLOSINGS

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

January 1, 2025 New Year’s Day

January 20, 2025 Martin Luther King Jr. Day

February 17, 2025 President’s Day



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.



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