

MoneyTalk

Your

Credit Union

News

3RD QUARTER 2014

In This Issue:

***Go Paperless and save money!**

***Shared Branching**

The credit union will be closed to observe the following holidays:

**Monday Oct 13, 2014
Columbus Day**

**Tuesday Nov.11, 2014
Veterans Day**

**Thursday Nov 27, 2014
Thanksgiving Day**

**Thursday Dec 25, 2014
Christmas Day**

**Thursday Jan 1, 2014
New Year's Day**

If you lose or experience fraud with your CU plastic card call immediately.

**1-888-918-7882
ATM/Debit**

**VISA CARDS
1-800-322-8472**

**Check with the office when traveling with cards. What works in the US may not work abroad.*



Got questions about services?

**www.sylvaniaareafcu.com
or (419)882-3525**

Virtual Branch/Bill Pay and E-Statements

Three great services that make your life easier. Once you sign up for all of these services you will see the difference. Your account is at your fingertips and you can have your statements days before they are mailed out from the office. Virtual branch allows you to see balances in your accounts, get copies of checks you wrote, and many other types of time saving transactions. Bill pay allows you to pay all your bills the safe easy way, automated through the Federal Reserve. All you need to do is set them up on the system, then each month put the amount you want to pay and the date. You control what comes out of your account. It is that easy. **GO PAPERLESS!** E-statements are sent to your virtual branch account when the month ends. Sign up today, ask for Shelley or Tami. The credit union always tries to pass savings to you, but unfortunately to help with the rising cost of postage and supplies to mail statements, we will be adding a \$2 quarterly fee on June 1, 2014, to your account to receive a mailed paper statement. That is another reason to go paperless! Call us today at 419-882-3525 to avoid the fee.

Have You Tried Shared Branching?

Shared branching is available to all members of SAFCU. You can transact business with us at any area location listed and many more across the USA. There are more than 5000 locations. You can make loan payments, transfer between accounts, and deposit or get cash. The transactions are immediate to your SAFCU account. Need money on Saturday? Shared branching is available to you.

Call us today and have your account set up so you can use this valuable service. Call Pat, Shelley, or Tami at (419)882-3525.

Shared Branching Members

Directions CU
Great Lakes CU
Glass City CU
Parish CU
Coop Toledo
Sun CU

Finance your Auto here!

Why should you finance your new auto or new to you auto at SAFCU? Rates are at a historic low, get your pre-approval and go to the auto dealer to choose your new vehicle.

Check our incentives out:

SPECIAL RATE

*Rates as low as **1.99%APR**

*Delay your first payment

*Direct Deposit or Payroll Deduction

*Make payments at any shared branching location.

*Transfer your payment to your loan on Virtual Branch

* Avoid high financing fees

*Credit Life, Disability, and gap insurance are also available to you

*Do business with your local credit union that supports your community.

*Keep your money in Sylvania and make your loan payments here, your neighbors benefit from your transactions. Cooperative means People Helping People!

Does Your Home Need Improving?

The credit union has two types of home improvement loans, a home improvement loan for amounts up to \$10,000 and a second mortgage for larger improvements. With interest rates so low, now might be the time for the update that your property needs. Such as: a new roof, windows, doors, or misc. Check out our credit union financing options for your home improvement needs. Call Lynn/Pat today for details at 419 882-3525.

Travel and Gift Cards for Anytime

The credit union has available a pre-paid VISA debit card you can use anywhere VISA is accepted. You use the travel card like you would a credit/debit card. The card is \$5 and has unlimited refills. You can do it all at the credit union. Load it from \$100-\$5000. Because debit gift cards are so popular we are also offering a \$3 gift card you can fill up from \$10 to \$500 and you can use it anywhere VISA is accepted. When you purchase a card you receive a brochure on what to expect on each type of card.

GUARD YOUR DEBIT CARD

Fraud transactions on debit cards is rampant. You could be obligated for \$50 loss if your number is stolen. Here are some suggestions for guarding yours.

*Never swipe your card like a credit card. Always use your pin number.

*When traveling use your pin number.

*Don't use it on the internet. Use a credit card only.

*Always know where your debit card is and in your line of sight. Make the vendor do the transaction in front of you so you can use your pin.

* If you lost it or it is stolen let us know right away, it will prevent charges on the card. We have a monitoring system that can pick up fraud. Call 1-888-918-7882 to report your card number.

These suggestions will not prevent all fraud but, it will prevent most fraudulent transactions.

VISA CARD AT SAFCU

The Credit Union has 2 options for a VISA Credit Card. Our Classic at 12.9% and Platnium at 10.9%. Both are a fixed rate card. Call us at 419-882-3525 for more information.

Share/Certificate Rates

Type of Acct	Rate	Yield
*Shares		
\$150-over	.10	.10
*Ira	.50	.50
*Share Draft	.10	.10
Certificates/IRA		
3-months		
\$500-4,999	.10	.10
\$5000-over	.15	.15
6-months		
\$500-4,999	.15	.15
\$5000-over	.20	.20
12-months		
\$500-4,999	.20	.20
\$5000-over	.25	.25
18-months		
\$500-4,999	.30	.30
\$5000-over	.35	.35
24-months		
\$5,000-over	.40	.40
	.45	.45
36 months		
\$500-4,999	.50	.50
\$5,000-over	.55	.55

*Rates are subject to change at anytime

*Dividends on shares, checking, and IRA shares are declared at the end of each quarter

**Certificates are declared at the end of each month

International Credit Union Day Celebration.

International Credit Union Day is October 16,2014. Celebrate credit unions! We will be serving refreshments and giving away free gifts.

GOT COIN!!

The credit union coin machine can count your coin for a 5% fee. If you have loose coin bring it to us and we will process it for you.

FREE ATM

To find a free ATM location for Credit Union Members log on to www.allianceone.coop. A new mobile app is also available.

KEEP YOUR PERSONAL INFORMATION UPDATED

When was the last time you checked your personal information with the credit union?

Pat our MTS would like to remind members to update information on your records at the credit union, at least every 5 years. Life changes and your data information does too. See us today!

