



**SYLVANIA AREA
FEDERAL CREDIT UNION**
Sylvania's own community credit union.

MoneyTalk

Your Credit Union
News

1ST QUARTER 2015

In This Issue:

**Events News E-mail*

**Shared Branching*

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

Monday, May 25, 2015
Memorial Day

Friday July 3, 2015
Independence 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

THANKS FOR YOUR PATIENCE!

The credit union would like to thank members for their patience during the update of our mainframe. Weather in the east made it difficult for our installers to get flights out to us. To anyone who was inconvenienced we sincerely apologize.

EVENTS

WEEKLY E-MAIL SPECIAL

The credit union is e-mailing a special event newsletter once per week. If you are not signed up for the convenience of our virtual branch but, would like to receive one of our special event e-mails please call us at 419-882-3525 and give us your e-mail for our list. The special events include new rate offering on auto loans, skip-a-payment month, new services, discounts, and news.

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:

- *Rates as low as **2.49%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!**

Have You Tried Shared Branching?

Whether you're in the next town or on vacation, you'll find a credit union ready to help, thanks to the convenience of shared branching. Sylvania Area is a member of the shared branching network, which means you can complete transactions on your account at more than 5,000 credit union branches nationwide. Visit any shared branching location and take care of transactions like:

- *Deposits
- *Transfers
- *Withdrawals
- *Loan Payments
- *Balance Transfers
- *Money Orders/Travelers Checks

It also means that you will have access to your accounts on Saturdays.

Log in to www.sharedbranching.org today and find your nearest location.

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.

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.

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 at a fixed rate. 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	.90	.91

*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

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!

