



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

MoneyTalk

Your Credit Union
News

4TH QUARTER 2015

In This Issue

- *Auto Loans
- *Courtesy Pay
- ***SPRIG** Mobile

The Credit Union will be closed to observe the following holidays:

Monday Jan 18, 2016
Martin Luther King

Monday Feb 15, 2016
Presidents Day

If you lose or suspect fraud with any of your SAFCU plastic cards
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

AUTO LOAN INFORMATION

The modest rise in inflation last month could offer more support to expectations that the Federal Reserve will raise interest rates again early in 2016.

Apply now for an auto loan - new, used, or refinance, and take advantage of your credit union's low loan rates.

SAFCU rates are 2.99% for a new car. We offer fast online application with next day approval.

Visit www.sylvaniaareafcu.com or call Pat at 419-882-3525 for further information.

Avoid higher rates and let your Credit Union work for you!

COURTESY PAY

Your Credit Union has changed its overdraft program. If there are insufficient funds in your account, SAFCU will pay the amount up to \$500, charge your account a fee of \$30, and give you ten (10) days to make the account correct.

If you choose to OPT-IN to the new Courtesy Pay click the word OPT-IN on the **SAFCU** website and sign up.

You may also print the disclosure from the website and send us the signed form at the bottom.

If you like the program you currently have you need not do anything; it will continue as stated in the disclosure.

The credit union website address is www.sylvaniaareafcu.com

TRAVEL AND GIFT CARDS

Your credit union has pre-paid VISA Debit cards available for use anywhere **VISA** is accepted.

You can use the Travel Card just as you would a credit/debit card. The card is \$5.00 and has unlimited refills. Load it from \$100-\$5000.

In addition, Debit Gift Cards are available for \$3.00. These gift cards can be loaded from \$10-\$500 and can be used anywhere **VISA** is accepted.

SAVE A TREE MAKE AN E-STATEMENT

The world is seeing paper in a whole new light. More people are realizing that going paperless makes sense for the environment...and makes banking faster, easier, and more secure. Take a break from paper and save the \$2.00 statement fee. Instead of checking your mailbox, simply check your email inbox to see when statements are available. You can view or print online as needed.

E-Statements also reduce the risk of fraud and identity theft.

CREDIT UNION ANNUAL MEETING

SAFCU Credit Union will be holding our annual meeting on **March 16, 2016 at 5:00 P.M.** We will be announcing new board members at this meeting.

Board election ballots will be in the credit union office from Jan 15th to Feb 15th, 2016.

Please stop by and vote for your Credit Union Board of Directors.

Please **RSVP** to 419-882-3525 if you plan on attending the annual meeting. It will be held in the basement of the credit union.

SOMETHING TO THINK ABOUT....

Tax time is just around the corner and a good time to check the beneficiaries on many of your accounts, including the ones you have at the credit union. If you are not sure how you would like your funds dispersed when the time comes, please do not hesitate to ask us how your account is set up the next time you are in to do any credit union business.

SPRIG - THE ULTIMATE IN MOBILE BANKING

SPRIG is the ultimate virtual credit union wallet with P2P payments to anyone plus all your accounts from all your credit unions together in one spot.

It's as convenient as your laptop, smart phone, or tablet and accessible any time, day or night.

Access your accounts, make deposits, transfer between accounts, pay loans from one institution to another, make P2P payments from virtually anywhere.

Download the free **SPRIG** app and follow the enrollment instructions or log on to the website from your computer at **www.getsprig.com**

SHARED BRANCHING

Whether you are in the next town or on vacation you'll find a credit union ready to help, thanks to the convenience of Shared Branching.

SAFCU 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 such as:

- * 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 on to **www.sharedbranching.org** today and find your nearest location.

GOT COIN!

The credit union coin machine can count your coin for a 5% fee. If you have loose coin housed in piggy banks, jars, boxes, etc, bring it to us and we will process it for you. No more wrapping involved.

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.

THINK SPRING!

Before we know it Spring will be heading our way! We have been weather fortunate this winter and are looking forward to a beautiful change of season come March 20, 2016.

Don't forget Daylight Savings Time will begin at 2:00 A.M. on Sunday, March 13, 2016. Also, Easter comes early this year on Sunday, March 27, 2016.

Your **SAFCU** credit union is here to serve you every season of the year and is open Monday through Friday from 9:00 A.M. to 5:00 P.M.

