



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

MoneyTalk

Your Credit Union
News

1ST QUARTER 2016

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

Monday May 30, 2016
Memorial Day

Monday July 4, 2016
Independence 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



SPRING IS HERE! It's time to start thinking about a well deserved vacation or gearing up for the holiday shopping that will be here before we know it, or a new ride for the road trip you have been planning, or improvements you've been wanting to have done to the house, or another year of college tuition to plan for!

Give Pat or Tami, our loan afficianados, a call to get all the details on a loan that is right for your budget! It is never too late to make your expenses just a little bit easier on you and your family!

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.

TOGETHER WE CAN!

Sylvania Federal Credit Union represents a growth and contribution to the Sylvania community that surpasses all expectations. **SAFCU** was organized by teachers of the Sylvania School system in the 1960's. Sylvania City employees joined **SAFCU** in the 1970's and the township of Sylvania joined SAFCU in the 1980's; in 2002 the Credit Union expanded to the community. We are open 24 hours with our home banking "virtual branch" and now **SPRIG**, a new mobile app, which utilizes "deposit capture". **Sylvania Area Federal Credit Union - An Alternative Banking Experience!**



AUTOMATIC BILL PAY



Automatic Bill Pay is the stress-free way to pay your bill on time every month. Set it up once and every month, on the day you choose, your bill amount will automatically be withdrawn from your checking account. Benefits of the program include:

- Avoid late or missed payments
- Get a reminder email before each payment is withdrawn
- Save time, postage costs, and check writing
- It's free!

SOMETHING TO ABOUT....

Did you know that you can make your VISA payment here at the Credit Union? Instead of mailing your payment call us and we can transfer the money to your VISA or drop the payment here at the Credit Union. It is faster, easier, and saves you a stamp!



As we observe Memorial Day and the Fourth of July let us remember to proudly display our flag, respect America, and be thankful for our Freedom! This is the Home of the Brave and the Land of the Free and YES Together We Can Make A Difference!!

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.

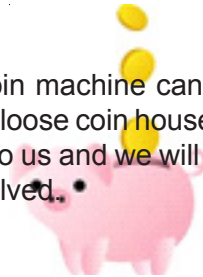
SAFCU is a member of the Shared Branching Network, which means you can complete transactions on your account at more than 5,000 credit union branches Nationwide.

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.

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.



Let us check your membership card on file with the Credit Union, to see if you have a joint owner or a beneficiary on your account. If something should happen to you and there is no one listed on your account, your account would go into probate which makes it more difficult for your family to gain access to your finances. Did you know...if you have a POA it is null and void once you have passed.

