



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

MoneyTalk

Your Credit Union
News

3RD QTR 2018

In This Issue:

- *Wanted-New Members
- *Plastic
- *Loans

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

**Independence Day
Wednesday
July 4, 2018**

**Labor Day
Monday
September 3, 2018**

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**

As a Sylvania-founded, not-for-profit financial cooperative, SAFCU is owned by you and our other members - including your neighbors, friends and co-workers. And that means everything we do is in your best interest!

Chartered by a group of Sylvania teachers in 1966 our roots are deep. We've grown in assets, members, and offerings, and we've extended our banking services to Sylvania City and Township. But our commitment to personal service and a honest, caring approach will never change. We are here for you and the community you call home.

Please help us spread the word about the benefits of SAFCU

membership. With more members, we're able to give MORE back to you in the form of dividends, savings and up-to-date products and services.

Anyone who is an immediate family member, works, worships, goes to school or volunteers in Sylvania is welcome to join our family.



Travel and Gift Cards for Anytime

Available at the credit union is a pre-paid VISA travel card you can use anywhere VISA is accepted. You use the card like you would a credit/debit card. The card is \$5 and has unlimited refills. Load it from \$100-\$5000. You can do it all at the credit union.

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. Pick debit and 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.

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

Check our incentives out:

- *Low Rates and fees
- *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



ATM/DEBIT CARD means CONVENIENCE

Anywhere there is a STAR machine you can access some of your funds. We are also a member of the Alliance One network. Most area credit unions are also on the Alliance One network, where you can withdraw funds for free. We also have a ATM in the entrance of the credit union for your convenience.



VISA CARD AT SAFCU

The Credit Union has 2 options for a VISA Credit Card. Our Classic at 12.9% and Platinum at 10.9%. The card available to you will be determined by your credit score. Both are at a fixed rate. Call us at 419-882-3525 for more information.



HOME IMPROVEMENTS

Want a lower rate for home improvements or to refinance your current equity loan from another financial institution? SAFCU is here for you!

Our competitive rate is as low as 5.25% APR and up to a 120-month term.

SAFCU has two types of home improvement loans. One for loan amounts up to \$10,000 and a second for larger improvements.

With interest rates so low, now is the time to update your roof, windows, doors, and more.

Check out our financing options for all your home improvement needs.

Call Pat OR Tami @419-882-3525 today for details and let YOUR credit union work for you!



Oops! Too many expenses at the end of your payday? The credit union has two short term loans, when you are short of cash.

Our 12/12/12 Loan offers \$1200/12 months term/12% interest. Our other short term loan is called Fast 5 Loan. We are offering \$500 for 6 months term at 18% interest, and you can have two Fast 5 Loans per year. All loans will be determined by credit worthiness of the applicant. Stop by and see us or give us a call at 419-882-3525 for more information.

GOT COIN!!



The credit union coin machine can count your coin for a 8% fee. If you have loose coin bring it to us and we will process it for you.

