



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

MoneyTalk

Your Credit Union
News

3RD QUARTER 2015

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

Wednesday Nov 11, 2015
Veterans Day

Thursday Nov 26, 2015
Thanksgiving Day

Friday Dec 25, 2015
Christmas Day

Friday Jan 1, 2015
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

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:

- *Low Rates
- *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!**

SKIP-A-PAYMENT in Dec - SIGN UP in Nov!

We want to make your Holiday a little more enjoyable and a little easier on your budget with our Summer skip a loan payment program. We will add the July payment to the end of your loan extending it one month. There is a \$35 processing charge for each loan you wish to skip. **You can sign up for skip-a-pay on our website or stop by and see us in the office.** For further information call the office at 419-882-3525.

**The power of money,
your savings in
SAFCU.**



Have You Tried Shared Branching?

Did you know we have more branches than most of the nation's biggest banks? We participate in the SHARED BRANCHING NETWORK, the third largest branch network in the United States. You can make deposits, withdraw money, cash checks, transfer funds, make loan payments, get a copy of your statement, and perform other transactions at shared branches, just like you do here. Credit Unions cooperate!

Download the free Shared Branching locator app on your smartphone at WWW.SharedBranchingMonth.com

Go Mobile on your Android and Smart Phone.

The credit union has gone mobile. You can make transaction just like you do on Virtual Branch. You can even take a picture of a check and deposit it to your account. How easy is that? Go to AppStore and type in **Sprig**. Load app and it will walk you through the steps to Sylvania Area Federal Credit Union and your account. Get started today.

(*Holds will apply to any deposited checks)

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 credit 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.

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.

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.

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!

