



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

# MoneyTalk

Your Credit Union  
News

**4TH QTR 2017**

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

**Monday October 9, 2017**  
*Columbus Day*

**Saturday Nov 11, 2017**  
*Veterans Day*

**Thursday Nov 23, 2017**  
*Thanksgiving Day*

**Monday Dec 25, 2017**  
*Christmas Day*

**Monday Jan 1, 2017**  
*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](http://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 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
- \*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?**

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! Call to get signed up .Download the free Shared Branching locator app on your smartphone-[WWW.SharedBranchingMonth.com](http://WWW.SharedBranchingMonth.com)

**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 Holiday skip a loan payment program. We will add the December 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.



**Go Mobile on your Android and Smart Phone.**

The credit union is 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 **GetSprig.com**. 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

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. 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.

## 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 4.99% 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!

## Join us on International Credit Union Day

The credit union office will be celebrating International CU Day on October 19, 2017. Stop by and see us!

## Credit Annual Meeting!

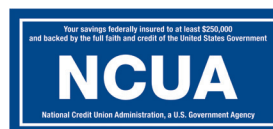
The credit union will be holding our annual meeting here at the credit union on Wednesday, March 21, 2018 at 5:00pm.



## 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.

**WE DO MORTGAGES!**



We Do Business in Accordance With the Federal Fair Housing Law and the Equal Credit Opportunity Act