



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

# MoneyTalk

Your Credit Union  
News

**2ND QUARTER 2016**

**In This Issue**

- \*Summer Fun
- \*Home Improvement
- \*Identity Theft/Fraud
- \*Back to School

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

**Monday  
September 5, 2016  
Labor 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.



**IT'S SUMMER FUN TIME and what better place to purchase your Cedar Point, Soak City, and Toledo Zoo discount tickets than at YOUR credit union. We offer Toledo Zoo tickets for ages 12-59 for \$17.00. Seniors 60+ and children ages 2-11 pay \$14.00. Cedar Point tickets are \$50 for All Day Adult with Junior (under 48" tall) and Senior (62+) All Day at \$44.00. Children 2 and under are Free. Soak City tickets are available at \$32.00 All Ages, All Day, with 2-Day Ride & Slide at \$86.00. Fun in the Sun right here at the Credit Union!**



www.shutterstock.com - 298544735



Got questions about services?  
[www.sylvaniaareafcu.com](http://www.sylvaniaareafcu.com)  
or (419) 882-3525

**Identity Theft and Fraud** are running rampant in our country today. Upon expiration of your current debit/ATM card you will be receiving a chip-enabled card. Chip-enabled card technology is the latest innovation in an evolving debit and credit card payment environment. Chip technology is already tested, proven, and in wise use around the world and is quickly becoming the new global standard for enhanced safety and security. Take every precaution to use your card wisely and as instructed in order to enhance protection of your valuable identity. Know what your liability is for your card, should it be compromised, and use a credit card or pre-paid debit card to make purchases online for that extra measure of security. Stop in to the Credit Union and pick up a brochure that will further educate you on the value of understanding debit/ATM fraud and identity theft. You have only one identity - protect it!

## LANDSCAPING TIPS



Spring and Summer are the seasons to be thinking about putting in a new lawn or sprinkler system or both. Time to be looking for low-cost installation and low-maintenance long-term care. A new lawn enhances the resale value and curb appeal of your home and, lawns maintained at a moderate to high level, or lawns where water is at a premium, an automatic sprinkler system is the best way to deliver precise amounts of water to specific areas at the lowest cost. A Home Improvement Loan will help ease the financial burden of this seasonal expenditure. Give us a call at 419-882.3525 for more information or complete the loan application online and let us help you get the job done!



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



**Labor Day**, the first Monday in September, is a creation of the labor movement and is dedicated to the social and economic achievements of American workers. It constitutes a yearly national tribute to the contributions workers have made to the strength, prosperity, and well-being of our country. Since the very first celebration, Labor Day has been a time for families to relax and have fun. This year we celebrate the holiday on **Monday, September 5, 2016**. Relax and enjoy!

## BACK TO SCHOOL ARE YOU READY?



There is still time to enjoy that summer vacation but keep in mind the 2016-2017 School Year will begin August 16th through August 22nd 2016. Summer will wind down beginning early August with many Back To School sales and you will want to be prepared. Your Credit Union offers a variety of loan opportunities from signature to tuition loans to help with the always mounting expenses of the new school year. Give Pat or Tami a call to discuss the best way to begin the 2016-2017 school year stress-free!



## SOMETHING TO ABOUT....

Most Americans have only a foggy notion of smart investing. They set aside a little money late in their working lives and then hope the stock market will magically turn their meager offerings into a pile of gold. That is not how it works. In reality, the amount you save is the single biggest predictor of how much you will have saved at retirement. Participate in Workplace Retirement Plans. Find out if your employer offers a 401k plan or other such defined contribution retirement plan. If you want to have money **TOMORROW**, you need to save **TODAY!**

