



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

# MoneyTalk

Your Credit Union  
News

**2ND QUARTER 2017**

**In This Issue**

- \*Auto & Home Loans
- \*Summer Fun
- \*Travel & Gift Cards
- \*Identity Theft

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

**Tuesday  
July 4, 2017  
Independence Day**

**Monday  
September 4, 2017  
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.



**Check Out Our Rates**

- \* As low as **2.24%** for a New Car **plus** a \$25 Visa Gift Card
- \* As low as **2.74%** for a Used Car



**Home Mortgage Loans and Mortgage Refinancing Loans are now available.**

**Call 419-882-3525 for details**



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

**Summer** means fun and what better place to purchase your Cedar Point, Soak City, and Toledo Zoo discount tickets than at **YOUR** credit union. Call **419-882-3525** for ticket prices.





Your Credit Union has pre-paid **VISA** cards available for use wherever **VISA** is accepted. You can use the **Travel Card** just as you would a credit or debit card. The initial cost of a card is \$5.00 and has unlimited refills. Load it from \$100 to \$5,000. Reload fees are \$3.00.

And, on the way home, stop by the Credit Union for a **Gift Card** as a thank you for the neighbor who kept an eye on your house, brought in your mail, or watered your lawn. Gift cards are available at a charge of \$3.00 per card and can be loaded from \$10 to \$500.



Independence Day of the United States is a federal holiday commemorating the adoption of the Declaration of Independence, 241 years ago in 1776, on July 4 by the Continental Congress. It declared that the thirteen American colonies regarded themselves as a new nation, the United States of America, and were no longer part of the British Empire.

Independence Day is commonly associated with fireworks, parades, barbecues, carnivals, fairs, picnics, concerts, baseball games, family reunions, and political speeches and ceremonies, in addition to various other public and private events celebrating the history, government, and traditions of the United States.

**Celebrate our Country and BE SAFE!**



There is still time to enjoy that summer vacation but keep in mind the 2017-2018 School Year will begin the third week in August 2017. 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 2017-2018 school year stress-free!

**SOMETHING TO  ABOUT....**

**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!

