



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

MoneyTalk

Your Credit Union
News

3RD QUARTER 2016

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

Monday
October 10, 2016
Columbus Day

Friday
November 11, 2016
Veterans Day

Thursday
November 24, 2016
Thanksgiving

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.



Got questions about services?
www.sylvaniaareafcu.com
or (419) 882-3525



Expenses can pile up when Fall arrives and if you can use extra cash don't hesitate to call or stop in. You can also complete the short app online. Let us know how much you need, give us a short time to complete the details and, upon approval, the money will be waiting when you come by. Try it! We've got a "harvest" of cash and it's waiting for you RIGHT NOW for Back to School Needs, Car Expense, Medical and/or Dental Bills, New Clothing, Home Improvements, New Furniture, New Appliances, Pre-Payday Expenses, just to name a few. Let YOUR Credit Union work for YOU! www.sylvaniaareafcu.com



ELECTION DAY NOVEMBER 8, 2016



We all like being thanked. It is a great feeling to have someone tell us that we made a difference in their lives. Being thanked and having reason to thank others are two sides of the same gratefulness coin. Both exemplify the positive in human behavior and provide us with a positive charge that boosts our emotional balance. The third quarter of the newsletter highlights Thanksgiving - not just the holiday but having the opportunity to express our thanks to you, the members, for choosing our Credit Union as your financial institution. We appreciate your business and it is with gratitude and warmth that we say **THANK YOU !**



Debit Gift Cards are available at the Credit Union for \$3.00. These gift cards can be loaded from \$10-\$500 and can be used anywhere **VISA** is accepted. With the Holidays coming up, keep them in mind.



The new **CU MONEY** mobile app brings convenience and security to the on-the-go lifestyle of Everyday Spend & TravelMoney prepaid **VISA** card members. Today's members are using apps more than ever before; more than mobile websites and desktops. Members love the freedom to manage their funds quickly and easily from the palm of their hand. The **CU MONEY** mobile app is available for download in app stores now!



The Sylvania Area Federal Credit Union began back in 1966 with teachers within the Sylvania School District. Since that time we have extended the invitation to join the Credit Union to new teachers as well as residents of Sylvania, Sylvania City & Township employees, and any others who work, worship, and volunteer in Sylvania!

Our main purpose in our operation is to serve you better than a profit-minded financial institution. The dollars you save at the credit union are loaned out to co-workers. You are a member of a unique group. Spread the word!

Shareholder
Not for Profit, But for Service
People Helping People
Financial Cooperative
Here to Meet Member Financial Needs

SOMETHING TO  ABOUT....

Managing finances for a household can be overwhelming, especially when you consider the amount of monthly bills, receipts, pay stubs, account statements, and other essential paperwork that is received by a household on a monthly basis. It is easy to lose track of everything you need, but a good organizing system can keep things right at your fingertips.

As your financial partner we want to make your organizing endeavor as painless as possible. Check out our website www.sylvaniaareafcu.com for tips on managing your finances. There are several valuable topics to consider reading up on to make tracking your finances easier.



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