



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

# MoneyTalk

Your Credit Union  
News

**2ND QUARTER 2019**

**In This Issue**

\* YOUR HOME

\* YOUR FAMILY

\* YOUR MONEY

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

**MONDAY  
MAY 27, 2019  
MEMORIAL DAY**

**THURSDAY  
JULY 4, 2019  
INDEPENDENCE 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. Let us know where you are. What works in the US may not work abroad.**



**Got questions about services?**

**[www.sylvaniaareafcu.com](http://www.sylvaniaareafcu.com)  
or (419) 882-3525**

## HOME EQUITY AND HOME IMPROVEMENT AVAILABLE AT YOUR CREDIT UNION

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 5.24% 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 @419-882-3525** today for details and let **YOUR** credit union work for you!



## MORTGAGE LOANS AVAILABLE AT YOUR CREDIT UNION!

**Sylvania Area Federal Credit Union** staff can help you with that overwhelming feeling of buying a house. That's because we are here to guide you every step of the way through the process.

**Pre-qualify for your home loan.** Shop knowing exactly what you can afford – and be ready to make an offer when you find the right home.

**Apply for the loan.** Pat and Tami, our credit union mortgage experts, will assist you with the application process.

**Refinance your current home loan.** Save money by refinancing your current mortgage. Just [email](mailto:pat@sylvaniaareafcu.com) our mortgage department, [pat@sylvaniaareafcu.com](mailto:pat@sylvaniaareafcu.com), with information on your current loan and we will give you a custom rate quote.

Call **419-882-3525** or stop in to the credit union with any questions.

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**



### **Just a reminder – Your Family Members can join SAFCU**

- Your Husband or Wife
- Your Children and Grandchildren
- Your Parents and Grandparents
- Your Brothers and Sisters

Once they join, all of your family members can join as well. Your family members are eligible to join because of your membership regardless of where they work or reside.

Don't wait! Ask your family to join the credit union today, so they can become part of our credit union family. A referral is the best compliment. Tell your friends and neighbors to join **SYLVANIA AREA FEDERAL CREDIT UNION** too.

### **SOMETHING TO think ABOUT....**

think

Fraud transactions on a debit card is rampant. You could be obligated for a \$50 loss if your number is stolen. Here are some suggestions for guarding yours;

- \* Never swipe your card like a credit card. Pick debit and use your pin number.
  - \*When traveling use your pin.
  - \*Don't use your card on the internet
  - \*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 have lost or your card is stolen let us know right a way, it will prevent charges on your card. We have a monitoring system that will 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.



Available at the credit union is a pre-paid VISA travel card you can use anywhere VISA is accepted. You can use the card like you would a credit/debit card. The card is \$5 and has unlimited refills. Load it from \$100-5000. You can do it all at the credit union.

Because debit gift cards are so popular we are also offering a \$3 gift card you can fill up from \$10-\$500 and you can use it anywhere VISA is accepted. When you purchase a pre-paid card, you receive a brochure on what to expect on each type of card.



### **GOT COIN?**

The credit union coin machine can count your coin. Our processing fee is 8% of the coin to be counted. Get rid of your loose coin today.



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