



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

MoneyTalk

Your Credit Union
News

1ST QUARTER 2019

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

**Tuesday
January 1, 2019
New Year's Day**

**Monday
January 21, 2019
Dr. Martin Luther King Jr.
Day**

**Monday
February 18, 2019
Presidents' 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.



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



Perhaps it is time to retire your current auto and purchase a different one. Rates are still low. Make it easy on yourself and get your loan pre-approved at the credit union, then visit your local auto dealer and pick out your new vehicle. Or maybe you have already purchased a new vehicle and discovered that your credit union has lower rates. Refinance with us! It's easy.

Reasons to finance with us:

- ***Low** rates and fees
- ***Delay** your first payment
- *Direct **deposit** or payroll deduction
- ***Make** payment at any one of our 5000 shared branching locations
- ***Transfer** your payments on Virtual Branch
- *Use our bill **pay** to make your payment
- ***Avoid** high financing fees
- *Credit Life, Disability, and gap insurance are also **available** to you

As 2018 closes, we would like to thank you our members for your continued support and for the confidence you have placed in us. We do not take this confidence for granted. Our team works for you for a common purpose-to provide the best-in-class service to our members. You are at the center of everything we do and we will work tirelessly towards ensuring that we meet and exceed your expectations in a fair and responsible way. Your success is our success.

Thank you for being our Members!





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.

SOMETHING TO think ABOUT....

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.



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.

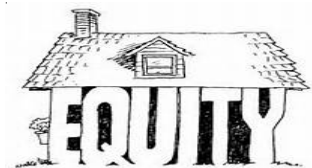


The Sylvania Area Federal Credit Union began back in 1966 with teachers within the Sylvania School District. Since that time we have extended the invitation to join the Credit Union to new teachers as well as residents of Sylvania, Sylvania City & Township employees, and any others who work, worship,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

Home Equity Loans



Looking for a lower rate 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 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 equity and improvement needs on our website www.sylvaniaareafcu.com or call **419-882-3525** today for details. We offer payroll deduction or direct deposit to make your payments.

LET YOUR CREDIT UNION WORK FOR YOU!

Credit Union Annual Meeting

The credit union annual meeting is Wednesday March 20, 2019, the first day of Spring. It will be held at the credit union at 5:00pm.

