

SHARING

A PUBLICATION OF SPENCERPORT FEDERAL CREDIT UNION

BILLPAY IS HERE!!

**We have tested and retested and tested some more.
We're ready! It's time! It's finally here!**

BILLPAY is a service that makes it simple and convenient to pay your monthly bills right on your computer. Once your account is all set up, all you will have to do is verify that the amount you have been billed is correct, and then schedule the payment. We will handle the rest for you!

You can pre-schedule recurring payments of the same amount such as your mortgage or rent. By retaining the contact information of the payee on your other bills, your bill payment history speeds the process of paying amounts that vary from month to month such as your phone bill or credit card bill

Payments should be requested no less than **five (5) business** days prior to the bill's due date to ensure they are received on time. You'll enjoy convenience and will save time and money when you pay your bills electronically using **BILLPAY**.

Signing up for **BILLPAY** is quick and easy. Visit our website www.spnfcu.org and complete the secure form. Within a couple of business days, you will get a confirmation e-mail with your identification information and instructions. Once you receive that e-mail, you can begin using BILLPAY! The link to pay bills is located on our Account Access page of our website.

You can also fill out a BILLPAY sign up form at the branch if you like.

Whether you're paying a private party or a large company, just complete the requested information and **BILLPAY** will do the rest. No envelopes, no checks, no stamps!

And best of all,
IT'S FREE!!!

Are YOU interested in being on the Spencerport Federal Credit Union Board of Directors?

Elections will be held at our annual meeting on June 6th.

Board Meetings are held one Wednesday each month at 4:00PM. If interested, please see a member of the SFCU Team to get the necessary form. Turn the completed form in by May 15th.

SAVE THE DATE!

Our annual meeting will be held the evening of Tuesday June 6th at the Millennium Lodge in Greece Canal Park

The Board of Directors is planning an entirely new format for this year! The committee is in the process of finalizing their plans for the event.

Details will be coming soon!

SAVE THE DATE



Did you wash all that salt off of your car and notice just how bad your car looks? Was the salt the only thing holding your car together? Is it time to get something newer?

**ONE DAY ENTERPRISE
CAR SALE!**

SATURDAY 4/29/06

From 9AM-5:00PM

At their fantastic new location:

1795 E. Ridge Rd

Rates for this event one-day event only are
4.99%.

Why not get preapproved?

ALTERNATIVE BANKING



**24 Hour Audio Voice
Response**
Call 955-4SPN
(955-4776)

Features: Balance Inquiry, Transfers,
and Loan payments!

Internet Banking at www.spnfcu.org

Features: Statement information, transfers, loan
applications, loan payments, visa activity, visa
payments

Night Deposit Drop Box (After Hours)

Located at side of building.

ATMs

No Surcharge ATMs are available at
Breugger's Bagels, VIX Drug Stores,
Pittsford FCU, ESL FCU,
Rochester Postal FCU, St. Pius X FCU.

BRANCH INFORMATION & HOURS



Spencerport Federal Credit Union Main Office

2775 Spencerport Road, Spencerport, NY 14559
Phone: 585-352-6890 Fax 585-352-1899

Monday-Thursday 8:30AM-4:00PM
Friday 8:30AM-6:00PM

BCS Branch

40 Allen Street (In the Admin Bldg) Brockport, NY 14420
Phone: 585-637-1809 Fax: 585-637-1909

Tuesday, Thursday, Friday 9:00AM-4:00PM
Monday 9:00AM-Noon
Wednesday 9:00AM-2:00PM

Closings/ Special Hours for April 1st-June 30, 2006

Friday	April 14th	Good Friday*
*The Spencerport office will be open until 6PM Thurs 4/13		
Monday	May 29th	Memorial Day

BCS Branch will be open Thursday & Friday 4/20 & 4/21 from 9AM-1PM
and will be closed the remainder of the week for April School Recess.

Need money for home improvement, debt consolidation, or education?

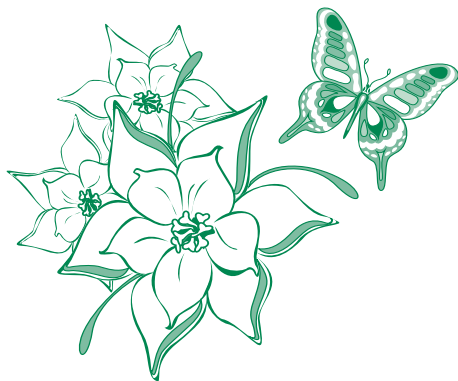
If you have owned your home for a few years, you may have enough equity to qualify for a
No Closing Cost Home Equity Line of Credit*

We offer Lines of Credit from \$10,000 all the way up to \$100,000.

Why not find out if you qualify?

Call us today!

*Your first advance must be for at least \$10,000 and you must keep your HELOC open for at least 6 months to qualify for No Closing Costs



SPENCERPORT
Federal Credit Union



AMERICA'S
CREDIT UNIONS™
Where people are worth more than money.™



CURRENT RATES (As of 4/1/06*)

%

Regular Shares	0.50%
Money Market	2.25%
6 Month Certificate	3.25%
1 Year Certificate	3.75%
2.5 Year Certificate	4.25%
18 Month IRA Certificate	4.25%
New & Used Auto Loans	5.25%
Home Equity Lines of Credit	WSJ Prime + 0**

**At time of printing, Wall Street Journal Prime rate was 7.50%

*Rates subject to change by the Board of Directors