

# SHARING

A PUBLICATION OF SPENCERPORT FEDERAL CREDIT UNION

## Fee Change

Effective 11/106, we have found it necessary to increase the fees on all Insufficient Funds transactions to \$25. We incur additional costs when these items reject and have to be processed separately or returned. Our fee is still less than most other financial institutions, and is completely avoidable (See article below)

Additionally, checks that you deposit or negotiate at the branch that are returned to us unpaid are now subject to a \$10.00 returned check fee. You may wish to pass that fee on to the person who wrote you the bad check.

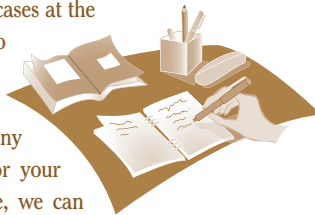


Stop payment fees have also increased to \$25.00.

A complete listing of our New Fee Schedule is in this month's statement.

## Loan Applications

There are two ways that you may apply for a loan with us at the credit union. You may go online to our website [www.spnfcu.org](http://www.spnfcu.org). Click on the Loan Desk option and fill out the application and click "submit" when you are finished. You may also stop in either office and pick up an application to fill out. In most cases at the time of application we will request copies of your two most recent payroll stubs for verification of employment and income. Upon approval (usually within one business day) we will contact you for any additional information or documentation needed for your loan. Once all the required documents are in place, we can schedule a time for you and your co-applicant (if needed) to close on the loan.



If you need assistance with your application, please feel free to call me at 352-6890, or e-mail me at [kunger@spnfcu.org](mailto:kunger@spnfcu.org).

Kim Unger  
Assistant Manager & Loan Officer

## Who Can Join Spencerport Federal Credit Union?

SPREAD THE WORD...You are eligible for membership if you live, work, worship, attend school, or actively volunteer in any of the following Towns: Town of Ogden (includes Spencerport), Town of Parma (includes Hilton), Town of Riga (includes Churchville), Town of Sweden (includes Brockport), Town of Chili (includes North Chili), Town of Gates, and Town of Greece. Family members of existing members are eligible for membership as well.

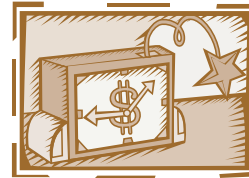


## VISA Gift Cards JUST IN TIME FOR THE HOLIDAYS

SFCU will be launching our VISA GIFT CARD program. The gift cards can be purchased for any amount and are good anywhere VISA is accepted. The perfect gift for anyone on your list! There is a \$2.00 activation fee for each card purchased.

## How to Avoid Insufficient Funds Fees On Your Checking Account

Have you ever forgotten to make a deposit or a transfer to your account, or you just couldn't make it to the credit union on time and you bounced a check or received fees as a result? There are a couple of options available to prevent this from happening to you in the future.



Did you know that we offer an automatic transfer feature that will move money for you from a savings account into your checking account?

If you forget to make a transfer and your checking account becomes overdrawn our system can be set up to automatically transfer the amount needed into your checking account to cover the items trying to clear. There is a small \$5 fee per transfer.

We also offer Overdraft Protection Lines of Credit. This will automatically move money from a line of credit in \$25 increments into your checking account to cover items. The current interest rate on the Overdraft Accounts is 15% and you will be billed monthly until the balance is paid off. You can apply for any amount up to \$5,000. This type of account is a loan and you will have to fill out an application to be approved.

On November 1st the Insufficient Funds Fee will be raised from \$15 per item to \$25 per item so act now to be sure you never have to incur this fee again! Stop in or call us anytime during business hours if you have questions or would like to receive more information on either of these features.

## Upcoming Holidays/Closings/Special Hours

We will be closed on Monday Oct 9th for Columbus Day

We will be closed on Friday Nov 10th for Veterans Day

We will be open 8:30-6PM at Spencerport on Wed Nov 22nd

We will be closed Thur & Fri Nov 23rd & 24th for Thanksgiving.

We will be closed Monday December 25th for Christmas.

We will be closed Monday January 1st for New Years.

## 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](http://www.spnfcu.org)

Features: Account information, statements, transfers, loan and visa payments, loan applications, Internet bill-pay and more!!

### Night Deposit Drop Box (After Hours)

Located at side of building.

### ATMs

No Surcharge ATMs are available at Bruegger'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 Hours

40 Allen Street (In the Admin Bldg) • Brockport, NY 14420

Phone: 585-637-1809 • Fax: 585-637-1909

**Monday 9AM - Noon**

**Wednesday 9AM - 2PM**

**Tuesday, Thursday, Friday 9AM - 4PM**

## CURRENT RATES (AS OF 09/20/2006) \*

Product	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
Share Savings	.60%	.61%
Money Market Savings	2.50%	2.52%
6 Month Certificate of Deposit	3.941%	4.00%
12 Month Certificate of Deposit	4.426%	4.50%
30 Month Certificate of Deposit	4.426%	4.50%
IRA 18 Month Certificate of Deposit	4.426%	4.50%
New & Used Auto Loans	5.99%	N/A
Prime Rate (Home Equity Lines)**	8.25%**	N/A

\*Rates subject to change by the Board of Directors \*\*As of printing on 9/20/06, Wall Street Journal Prime Rate was 8.25%

## Your Privacy is Important



At Spencerport Federal Credit Union, we know that trust is the foundation of our members' relationship with us. We understand the need and desire of our members to have information regarding personal finances kept confidential. Therefore, The Credit Union has always had a strict policy regarding the protection of our members' information. This policy, explained below, details how we use information from and regarding you (our member), how we keep your information private, and when information can or must be shared by the Credit Union.

1. The credit union and its employees will, within strict guidelines, safeguard any information you share with us. Access to your information by employees will be reasonably limited to those employees that have a business reason for such access. Employees that do not follow these guidelines will be subject to our normal disciplinary procedures.
2. We will collect, retain and use information about you only where we believe necessary or useful in order to operate our business and to make available products, services, and other opportunities to you.
3. We will share information regarding you with third parties only when, in our judgment, either (a) you have authorized the sharing of information, (b) previously informed you in disclosures that we will share information, (c) compelled by law or valid court order to do so, or (d) we have entered into an agreement with a third party will agree to maintain the confidentiality of our members' information.
4. We do not share or sell marketing lists to third parties. We may, however, share information with our subsidiaries and affiliates within the limits of applicability.
5. We will attempt to keep all member information up-to-date wherever feasible. You have access to your own information at any time. Please inform us immediately if any information about you is inaccurate.

**SPENCERPORT**  
Federal Credit Union



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

