

SHARING

A PUBLICATION OF SPENCERPORT FEDERAL CREDIT UNION

IRA NEWS!

Do you need to make a contribution to your Roth or Traditional IRA before filing your taxes this year? We have some great news for you! Earlier in 2006, the National Credit Union Administration (NCUA) increased the total amount for which they will insure IRA accounts. They are now fully insured for up to \$250,000 in total IRA deposits by an individual held in one Credit Union. (Up from \$100,000 previously). Your IRA deposits with Spencerport Federal Credit Union are federally insured and backed by the full faith and credit of the US Government!



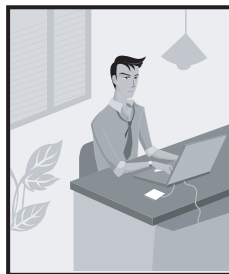
To celebrate this good news, we will be offering a special rate on IRA contributions made now through 4/17/07 to an 18 Month IRA Certificate.

Annual Percentage Rate of 4.91%
Annual Percentage Yield of 5.0%

We request that you call ahead if you wish to make an IRA transaction at the BCS branch so that an IRA specialist can be at the office to assist you.

ENHANCED ONLINE SECURITY MEASURES

We are enhancing our security for both internet Billpay and online banking as required by federal regulations. This will mean that in the coming weeks and months, you will be prompted to provide additional information such as your e-mail address when logging into



either of those programs.

Who Can Join Spencerport Federal Credit Union?

SPREAD THE WORD ABOUT OUR COMMUNITY CHARTER.....



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.

BILLPAY

For those of you with checking accounts, remember that **Internet Billpay** is available to you at no charge. To sign up, visit our website at www.spnfcu.org. Many of our members use it and **LOVE** it and it is saving them money on checks and postage!

The staff members of the Spencerport Federal Credit Union hope that all of our members and their loved ones had a very happy and healthy holiday season.



Upcoming Holidays/Closings/Special Hours

BOTH BRANCHES

We will be closed Mon. January 1st for New Years Day
 We will be closed Mon. January 15th for Martin Luther King Day
 We will be closed Mon. February 19th for Presidents Day

BCS BRANCH

During February Break Week, BCS Branch will be open
 Tuesday – Friday 2/20-2/23 from 9AM til 1PM.

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: 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

VISA GIFT CARDS

We sell VISA Gift Cards!

They are the perfect gift for any occasion.
They are available in any amount \$25 or over!

We held a drawing for a \$25 gift card at each branch during the month of November.

Winners were:

Penny Koss: BCS Branch
Larandia Corbett: Main Office

We also held drawings for \$25 gift cards at 3 benefits fairs we attended.

Winners were:

Joanne Powers: Spencerport Schools
Wendy Saxena: Roberts Wesleyan College
Sherry Gillis: Town of Ogden



CURRENT RATES (AS OF 12/14/2006) *

Product	Annual Percentage Rate (APR)	Annual Percentage Yield (APY)
Share Savings	.60%	.61%
Money Market Savings	2.50%	2.52%
6 Month Certificate	4.00%	4.06%
12 Month Certificate	4.426%	4.50%
30 Month Certificate	4.426%	4.50%
18 Month IRA Certificate	4.91%	5.00%
New & Used Auto Loans	6.49%	N/A

*Rates subject to change by the SFCU Board of Directors.

Think of us first for all your lending needs. We offer home equity lines of credit, mortgages, new and used auto loans, Credit Cards, Overdraft Lines of Credit, and many other types of loans!

To apply, stop by either branch for an application or go to the website at www.spnfcu.org.

SPENCERPORT
Federal Credit Union



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

