

SHARING

The Spencerport Federal Credit Union Quarterly News Letter

September 2007

Loan Sale

Time for a brand new car? Take advantage of dealer rebates and incentives and finance with us at our very low rate!

New Cars: 5.99%

Used Cars: 6.49%

Boats/Campers: 8.99%

Home Improvement: 8.99%

Fixed Rate Home Equity: 7.00-7.40%

**Home Equity Lines of Credit: Prime + 0
Prime is currently 7.75%**

Holiday Closings and Special Hours

Main Office:

Closed: 10/8, 11/12, 11/22, 11/23, 12/25 and 1/1

Open 8:30-6:00 11/22 and 8:30-1:00 12/24

2775 Spencerport Road
Spencerport, NY 14559

Phone: 585-352-6890 Fax: 585-352-1899

Monday-Wed 8:30AM-4PM

Thursday 8:30AM-5PM

Friday 8:30AM-6PM

BCS (Brockport Central Schools) Branch

**Closed: 10/5, 10/8, 11/12, 11/21-11/23, 12/24,
12/25, 12/31, 1/1**

Open 9-1 12/26-12/28

40 Allen St (In the O & M Bldg)
Brockport, NY 14420

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

Regular Hours are M-F 9AM-4PM

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) we previously informed you in disclosures that we will share information, c) we are compelled by law or valid court order to do so, or d) we have entered into an agreement with a third party who 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.

Share, Money Market and Certificate Products*

Product	Rate	APY *
Share Savings	.60%	.61%
Money Market Account (\$2000 Minimum)	2.722%	2.75%
6 Month Certificate (\$500 Minimum)	3.941%	4.00%
12 Month Certificate (\$500 Minimum)	4.232%	4.30%
30 Month Certificate (\$500 Minimum)	4.329%	4.40%
18 Month IRA Certificate (\$500 Minimum)	4.329%	4.40%

*Rates subject to change by Board of Directors. Rates current as of 09/19/07



Get your 2008 Entertainment Book at either branch of the Credit Union for \$25! It makes a great gift!

Visa Gift Cards are available at the Credit Union and make a great gift.



Credit Union News...

Welcome back to Lucy who is returning to her part-time position at the BCS branch. We now have the BCS branch open from 9AM-4PM Mondays-Fridays (except when there are school holidays). The branch is located in the O&M Building on the campus of Brockport Central School District. A great big THANK YOU goes out to Gale for working so many additional hours while Lucy was gone! Robin has gone from part-time to full-time Member Service Representative at the Main Office of the Credit Union, so you'll be seeing her much more often than before!

GREAT NEWS!! Starting January 1st, 2008, you will be allowed 10 free ATM transactions each calendar month rather than 6 before being charged \$1 for each additional transaction.

Alternative Banking

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

Balance Inquiry, Transfers,
and Loan Payments

**Internet Banking at
www.spnfcu.org**

Account information, statements, transfers, loan and Visa payments, loan applications, Internet Bill-Pay and more!

ATMS

Surcharge Free ATMS are available at ESL FCU, Family First FCU, Pittsford FCU, Reliant FCU, Rochester Community FCU, Summit FCU, ST Pius X FCU, & Xerox FCU

Night Deposit Drop Box

Located on the side of the Spencerport Office.

(Note: Items placed in the night deposit after 8:30AM, will not be processed until the following business day)

SPENCERPORT
Federal Credit Union

