

# SHARING

The Spencerport Federal Credit Union Quarterly News Letter

December 2007

## 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! IRA Accounts are now fully insured by NCUA (National Credit Union Administration) for up to \$250,000. Your IRA deposits with Spencerport Federal Credit Union are federally insured and backed by the full faith and credit of the US Government!

**We will be offering a special rate on IRA contributions made now though 04/15/08 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.

**SPENCERPORT**  
Federal Credit Union

SFCU is such a great place to do my banking that I am referring my friend for membership too!

Referring Member: \_\_\_\_\_

Phone Number: \_\_\_\_\_

New Member: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Our very best wishes to you and your family for a happy and healthy 2008**

## Refer a Friend in 2008 and WIN!

Refer a friend and if they become a member both you and your friend will be entered into a drawing for a \$50 VISA Gift Card. We will have 4 winners each quarter of 2008! Use the form in this newsletter or pick up a form at either branch. Send the new member in with your referral form and perhaps you will be the lucky winner.

### Who is eligible to join SFCU?\*

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.

\*Note: All new members are subject to verification through e-funds Chex Systems.

## ENHANCED ONLINE SECURITY MEASURES

We are enhancing our CU Connect (on-line banking) system as required by federal regulations. This will mean that in the coming weeks and months, you will be prompted to provide us with your e-mail address when logging into the system so that we have it on file for the next step in our security enhancement.

**Thank You for understanding!**

## Emergency Preparedness Contingency Plan.

You'll be pleased to know that we recently completed a very comprehensive plan in case anything should happen at either of our locations. The plan has been fully tested as well. Should something happen at the BCS branch, all transaction processing for that office would take place at our main office in Spencerport. Should something happen making it impossible for our Spencerport Office to open, all transaction processing will take place at our BCS branch. Should it be impossible for both offices to open due to an emergency situation, we have tested the "buddy banking" system available through our computer vendor and can set up at any other credit union using

the same system that we use with very little notice needed. There are several in the Rochester area. Should that type of situation ever occur, you would be notified of where you can go to transact on your SFCU accounts by updates in the media, voice mail at either location, or updates on our website. Let's hope we never need to use it, but we are ready should the need arise.



## Alternative Banking

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

Balance Inquiry, Tr ansfers,  
and Loan Payments

**Internet Banking at**  
[www.spnfcu.org](http://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)

## GREAT PRODUCTS WITH GREAT RATE S! \*

Product	Rate	APY *
Share Savings	.60%	.61%
Money Market Account (\$2000 Minimum)	2.722%	2.75%
6 Month Certificate (\$500 Minimum)	3.601	3.65%
12 Month Certificate (\$500 Minimum)	4.232%	4.30%
30 Month Certificate (\$500 Minimum)	3.601%	3.65%
18 Month IRA Certificate (\$500 Minimum)	4.910	5.00%
New and Used Auto Loans	5.99%	5.99%
Fixed Rate Home Equity Loans	From 6.75%	From 6.75%

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

**Good News!** A new 2008 fee schedule is enclosed and we are **not increasing any of our fees!** In fact, we are allowing 10 **FREE** ATM transactions per month now rather than 6 before being charged! There is a new fee added to the list. This \$10 fee would only apply to people who become members after 1/1/08 and close their membership within months.

**Branch Information and Hours:** We will be closed 1/21 for Martin Luther King Day & 2/18 for President's Day

### Main Office

2775 Spencerport Road  
Spencerport, NY 14559

585-352-6890 Phone

585-352-1899 Fax

M-W 8:30AM-4PM

Thur 8:30AM-5PM Fri 8:30AM-6PM

### BCS Branch

40 Allen Street (O&M Bldg)

Brockport, NY 14420

585-637-1809 Phone

585-637-1909 Fax

Mon-Fri 9AM-4PM

**SPENCERPORT**  
Federal Credit Union



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

Your savings federally insured to at least \$100,000  
and backed by the full faith and credit of the  
United States Government

**NCUA**  
National Credit Union Administration,  
a U.S. Government Agency