

SHARING

The Spencerport Federal Credit Union Quarterly News Letter

Dec 2010

We strive to be your financial partner of choice.

"We strive to be your financial partner of choice" became our mission statement about a year ago. In these trying financial times, please consider making Spencerport Federal Credit Union your primary financial institution. We have many great products and services available. Perhaps you aren't even aware of all that we offer? Here are just a few highlights:

- Totally free checking is getting harder and harder to find these days, yet we continue to offer it to our members! Free checking, Free ATM or VISA Debit Cards, Free CU-Connect Online Banking, Free Internet Bill-Pay, Free 24 hour telephone access via our Answer Plus system, direct deposit and so much more!
- Our loan rates are phenomenal! Always check with us before financing a car, boat, travel trailer, motorcycle, snowmobile, (etc) through the dealership as we usually are offering a better rate than they are!
- We offer Home Equity Lines of Credit and fixed rate Home Equity Loans with no closing costs! (See rate details on page 2)
- We are doing mortgages of 15 years or less for purchases and refinances at great rates with very reasonable closing costs.
- We offer a very nice VISA Credit Card product with a fixed rate and no annual fee!
- Low or no fees in most areas. The only fee we increased for 2011 was our NSF fee and it's still lower than most other financial institutions, and completely avoidable!

As a reminder, Credit Unions differ from banks in that we don't have stock holders. We are owned by our members and any net income we make goes back to the members in the form of better products, services, and pricing. Since 1962 we have been an important part of our community. In 2010 we were a drop off center for Cartons For Christmas again, we sponsored school events at Brockport and Spencerport schools, we went into classrooms and have done financial literacy events, we served on a variety of school and community committees, we donated to local charities, we gave out 2 scholarships, and much more!

Thank you for being a member of SFCU. We appreciate your loyalty.
Our very best to you this Holiday Season and throughout 2011!

~The Board of Directors, Management, and Staff of Spencerport Federal Credit Union~

Emergency Preparedness Contingency Plan.

SFCU recently completed our annual test of our comprehensive contingency plan in case anything should happen at either of our locations. Should an emergency situation occur making it impossible for both offices to open, we have also tested the "buddy banking" system available through our computer vendor and can set up at any other credit union using the same system very quickly. There are several in the Rochester area. Should that type of situation ever occur, you would be notified as to 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 it is good to know that we are ready should the need ever arise.

WINTER LOAN SALE

Product	Rate*
New & Used Auto Loans 60 months or less	As Low As 3.99%
New & Used Auto Loans 61-72 Months	As Low As 4.49%
Auto Loan Refinance ** (12-72 Months)	As Low As 4.99%
Fixed Rate Home Equity Loans 5, 10 or 15 Year Terms (No Closing Costs)***	5.75%
Home Equity Lines of Credit (No Closing Costs)***	WSJ Prime rate, currently 3.25%

*Your actual rate is determined by your credit score

**Existing SFCU Auto loans must be at least 12 months old before applying to refinance

***Minimum loan is \$10,000. Must remain open for 2 full years otherwise you will have to repay the closing costs.



*Our best wishes to
you for a happy
and healthy 2011*

Alternative Banking

24 Hour Audio Voice Response

Call 1-877-955-4776

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, Pittsford FCU, Reliant FCU,
Ever\$Green FCU, Summit FCU, Family 1st
FCU, St Pius X FCU, & Westside
Community 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)

Branch Information and Hours: We will be closed 1/17 for Martin Luther King Day & 2/21 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-Thur 10AM-2PM Fri 9AM-4PM

SPENCERPORT
Federal Credit Union



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