

SHARING

The Spencerport Federal Credit Union Quarterly News Letter

March 2011

It's Free!



It's Free!

ANNUAL MEETING & FAMILY COOK OUT

Wednesday June 22nd from 6:00-8:00PM Greece Canal Park Millennium Lodge

Hamburgers & Hotdogs from Barton's Parkside Hots, election of Board of Directors,
Guest Speaker, SFCU Scholarship Award & more!

You MUST reserve a spot and let us know if you prefer a hamburger or hotdog to eat!

Call 352-6890, or see a SFCU employee, or visit www.spnfcu.org to reserve your spot starting May 15th!

SYSTEMS UPGRADE WEEKEND



**We will be doing a systems upgrade the weekend of April 9th & 10th.
Internet Banking and 24 hour Telephone Banking WILL NOT be available
from Noon on Saturday April 9th until approximately
5PM on Sunday April 10th Thank you for understanding .**

Interested in serving on the Spencerport Federal Credit Union Board of Directors?

Elections will take place at the SFCU Annual Meeting in June. The Board of Directors meets once a month for 1-2 hours. There may be additional meetings for various sub-committees of the Board. The Board of Directors directs the operations of the credit union including approving Policies and Expenditures, strategic planning, business planning and making sure we are operating in accordance with the National Credit Union Act and related guidelines. Contact the credit union by May 31st if you are interested or want more details!

585-352-6890

Spring Loan Sale!

Loan Type	Term	Rate*
New/Used Auto Purchase (Includes road motorcycles)	Up to 60 Months	As low as 3.99%
New/Used Auto Purchase (Includes road motorcycles)	61-72 Months	As low as 4.49%
Auto Refinance	Up to 72 Months	As low as 4.99%
Boats	Up to 120 Months	As low as 6.50%
Camping/Travel Trailers	Up to 120 Months	As low as 6.50%
Jet Skis, Dirt Bikes, ATVs, Snowmobiles, etc	Up to 60 Months	As low as 5.99%
Home Improvement	Up to 84 Months	As low as 6.99%
Home Equity Lines of Credit	180 Months	As low as 3.25%**
Fixed Rate Home Equity Loans	60, 120, 180 Mos	As low as 5.75%

*Your actual rate will be determined by your credit score. Rates shown are for credit scores of 700 and up.

**Prime rate as published in the Wall Street Journal. Federally Insured by the NCUA. Membership subject to eligibility. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act.

Before you go shopping for a car, boat, camper, motorcycle (etc), get pre-approved for your loan at SFCU! That way you can make your best deal at the dealership and not need their financing! More often than not, our rates are better than the rates you can get at the dealership. Already purchased a vehicle and didn't go through us for financing? Apply to refinance it through us and save!



Branch Information and Hours:

We will be closed for Memorial Day. (May 30th)

Main Office

2775 Spencerport Road
Spencerport, NY 14559
585-352-6890 Phone 585-352-1899 Fax
M-W 8:30AM-4PM, Th 8:30AM-5PM, Fri 8:30AM-6PM

BCS Office

40 Allen St (O&M Bldg)
Brockport, NY 14420
585-637-1809 Phone 585-637-1909 Fax
Mon-Thur 10AM-2PM, Fri 9AM-4PM

www.spnfcu.org

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)

SPENCERPORT
Federal Credit Union

