

# SHARING

The Spencerport Federal Credit Union Quarterly News Letter

December 2011

## 50<sup>th</sup> Anniversary Refer-A-Friend Program

2012 marks Spencerport Federal Credit Union's 50<sup>th</sup> Anniversary! So much has changed in the past 50 years. Gasoline was 31 cents per gallon in 1962. A first class postage stamp was just 4 cents. The average price of a new home was \$12-\$18,000. SFCU is now over \$22 Million in assets. We have 2 locations. We offer a wide variety of products and services to our members. However, what we hear all the time is that our members love the personal service they get here at SFCU, just as they did back in 1962.

With that in mind, we are bringing back our REFER-A-FRIEND program for all of 2012. We are making it better than ever. Refer a friend or family member for membership in the credit union and once they have become a member, both you and the person you refer are entered into a drawing. If your entry slip is pulled, each of you win a \$50 VISA Gift card. We will have one winning referral every month during 2012.

Take a minute to review our products and services. Did you know that those who live, work, worship, or volunteer in Western Monroe County (Ogden, Parma, Gates, Greece, Riga, Sweden, Chili & North Chili) may be eligible to join? Did you know we offer free checking and debit cards, free online banking, free internet Bill-Pay, all types of loans, IRA Accounts, savings, Share certificates, and much, much more? Tell your friends and family members about Spencerport Federal Credit Union.

Thank you to YOU, our members, for your loyalty to the Spencerport Federal Credit Union!

### Volunteer Needed

The Spencerport Federal Credit Union Supervisory Committee is looking to add another member to their committee. They perform various audit functions for the credit union. Once trained, these duties take 1-2 hours per month. It is helpful if you have access to email, and have done audit, accounting, mathematical, quality control, or other detail oriented tasks in the past. It is also best if you are available to perform your duties during regular credit union hours. If you would like more information, please contact our Supervisory Committee Chair Carol Oehlbeck at 585-352-9762 or SFCU Manager Nancy Bodhorn at 585-352-6890

**SPENCERPORT**  
Federal Credit Union

### REFER-A-FRIEND

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

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

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

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

## FINANCIAL LITERACY

Spencerport Federal Credit Union (SFCU) wants to help the community understand more about financial matters. In celebration of our 50 th Anniversary, SFCU is again sponsoring a series of community education Financial Literacy events at no charge to the public. (We had 3 in Fall 2011 as well) Participants must pre-register. Sessions are open to adults and interested HS Students. These will be offered through Spencerport Community Education All classes take place at Spencerport High School. Visit [www.spencerportschools.org](http://www.spencerportschools.org) for more information on dates and times, or call 585-349-5681 or 585-349-5680

### Investing Basics Mon 2/6 at 7PM

- Lessons from the stock market
- Buy when everyone else is selling
- Invest in dividends
- There is never a bad time to invest
- Stocks, bonds, or any other asset are never good or bad investments. They represent good value at some prices and high risk at others.

### Understanding Your Credit Score Mon 3/5 at 7PM

(This was offered in the fall but is being brought back by popular demand)

### Power of Attorney, Naming Beneficiary, Care Directive, Retirement checklist: Mon 4/2 at 7PM

- Be debt-free
- Health insurance
- Realize that retiring is turning a lump sum into monthly income--How to NOT outlive money
- Plan for inflation
- Where can one find income?

## Holiday Bills Got You Down?

**Spencerport Federal Credit Union has some great options for you...**

1. **SFCU Holiday "Skip-A-Pay" Program** that allows you to request to skip your January loan payment. This program applies to all of our consumer installment loans (exclusions are noted on the request form). Further details are on our website or available at either branch location.
2. **SFCU One Year Personal Loan** which has a much lower rate than most credit cards! (As low as 8.5%)

## Alternative Banking

**24 Hour Audio Voice Response  
1-877-955-4776**

Balance Inquiry, Transfers,  
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 Pittsford FCU, ESL FCU, Reliant FCU Ever\$Green FCU, Summit FCU, Family 1<sup>st</sup> FCU, ST Pius X FCU, and Westside Community FCU

### Night Deposit Drop Box

**Located on the side of the SFCU Main Office.**  
(Note: Items placed in the night deposit after 8:30AM, will not be processed until the following business day)

