

SHARING

The Spencerport Federal Credit Union Quarterly News Letter

December 2012

*Our 50th Anniversary Year comes to an end....
Thank you for making 2012 such a great year!*

Here are just some of the 2012 highlights...

SFCU sponsored financial literacy nights through Spencerport Community Education.

SFCU Manager, Nancy Bodhorn, into 4 High School classrooms to present information on Credit Unions and other financial topics.

Our Annual Meeting was so well attended we had to turn away some late reservations because we had reached building capacity!

We are now \$24 Million in assets with about 3800 active members!

We enhanced our Visa Credit Card program by going with a Platinum Preferred card and adding reward points for every purchase.

We enhanced our website, and online banking, and you can now even get text messages or email alerts regarding your account!

We granted over \$1,200,000 in new loans this year!

Our Refer-A-Friend marketing program gave 24 people each a \$50 gift card. It was very popular!

We added a new loan for the last quarter of the year 2% for up to 24 months for up to \$4800 and it was also very popular!

2013 looks like it will be another great year. Think of us for all your lending needs. Check us first because we usually beat what the "other guys" out there are offering!

~Best wishes for a Healthy & Happy 2013 to you and your family~

Refer-A-Friend Winners

Congratulations to September Winners **Dan Ash & Todd Cappotelli**
Congratulations to October Winners **Judy Richards & Elisabeth Houwers**
Congratulations to November Winners **Diane Pelano & Erica Pelano**

EMERGENCY PREPAREDNESS CONTINGENCY PLAN

Each Year, SFCU tests our comprehensive emergency preparedness/contingency plan in case anything should happen at either of our branch locations. Should an emergency situation occur, making it impossible for BOTH offices to open, we have a "buddy banking" system available through our computer vendor and can set up at any other credit union using the same system with very little notice needed. 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 updated 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

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 Pittsford FCU,
ESL FCU, Reliant FCU Ever\$Green FCU, Summit FCU,
Family 1st 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)

Did you know the SFCU Preferred Platinum VISA Credit Card is...

A rewards card? You earn points with every purchase!

Has no annual fee?

Has a low fixed interest rate?

Applications can be downloaded from our website or are available at either branch location.



Holiday Bills Got You Down?



**Spencerport Federal Credit Union
has a great option for you...**

The SFCU Holiday "Skip-A-Pay" Program 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.

SPENCERPORT
Federal Credit Union

