

SHARING

The Spencerport Federal Credit Union Quarterly News Letter
www.spnfcu.org

Main Office: 585-352-6890

September 2013
BCS Branch: 585-637-1809

It's Your Money

The Supervisory Committee is performing one of its functions of protecting your funds and is asking for your help. We are verifying all deposit and credit card accounts. This month we are asking you to review your statement/s as soon as possible to ascertain that the funds reported on your statement agree with your records. If you discover that there is a discrepancy in your account, we request that you contact the Supervisory Committee directly at "Spencerport Federal Credit Union Supervisory Committee, P. O. Box 53, Spencerport, NY 14559-0053." The Supervisory Committee will investigate your discrepancy to determine if it is a timing error or some other reason. They may ask for more information from you to help resolve this issue.

Please do not send any deposits or payments to the above address. They may not be recorded timely if you do.

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Volunteer Opportunities

The credit union is always looking for people who might be interested in serving in a volunteer capacity either on our Board of Directors or on our Supervisory Committee. Contact SFCU Manager Nancy Bodhorn to be put in touch with the appropriate person in order to get more information.

CARTONS FOR CHRISTMAS

SFCU's Spencerport Office will once again be participating in **CARTONS FOR CHRISTMAS** this year. This community project helped 121 local families last year (482 people). Thanks to the generosity of the community, Cartons for Christmas was able to provide 7200 items of food, gift cards, and hundreds of toys!

Please bring in your canned or boxed nonperishable food items starting November 6th through 2PM Friday December 6th. Please check the dates on the items you are donating as expired food items will not be distributed. Suggested items include canned fruits or veggies, soups, canned meat/fish, stuffing, pasta, rice, flour, sugar, juices, & peanut butter etc.
No glass jars, please!

Scholarship Time!

The Credit Union Assn of NY (Rochester Chapter) Scholarship Application for 2014 is available at both branches and on our website. Must be postmarked by 1/24/2014. Must be a Credit Union Member. Must be a current HS Senior who will be attending an accredited college or university for the 2014-2015 school year. The top 2 finishers in the scholarship competition from our credit union, will also be granted one of 2 SFCU Scholarships.

Buying A Used Car?

We now have a relationship with 5 local Used-Car Dealers. If you go to any of these dealers and let them know you want to finance your vehicle purchase with SFCU, they can take care of doing that for you right at the dealership with the same low rate you would get by coming to our offices! The following West Ridge Rd, Spencerport dealers have been selected for this program: Xtreme Auto Sales, Via Auto Sales, Summit View Motors, & Ridgeview Motors.

We have also included Enterprise Car Sales (located on East Ridge Rd) in this program, with whom we have had a long-standing relationship.

The Holiday Season will soon be upon us. SFCU wants to help!!



Holiday Skip-A-Payment

Beginning November 1st, we will once again be offering our **Holiday Skip-A-Payment** program. You can get the necessary form on our website and at either branch. This program allows you to skip ONE payment on your consumer loan in November, December, or January. If your loan is current and you want to take a month off from your payment, please turn in the required form and fee at least 5 days before your payment is due. (Not valid on Lines of Credit, Credit Cards, or Real Estate secured loans).

Happy Holidays Loan

Have that perfect gift in mind? Computer? Cruise? Ski Trip? That special piece of Jewelry?

Want to pay for it at rates far more reasonable than Credit Card rates? Take advantage of our **Happy Holidays Loan. Now through 12/31/13 you can borrow up to \$4,000 for as long as 24 months at a rate as low as 5.5%.**

Limit one per member. 5.5% rate requires a credit score of 700 or more. A rate of 6.5% is offered for those with a score of 650-699.

Minimum score for this promotion is 650.

Funds cannot be used to pay off existing SFCU loans.



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, alert options and more!

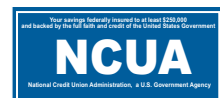
Surcharge Free ATMS Pittsford FCU, ESL FCU, Reliant FCU Ever\$Green FCU, Summit FCU, Family 1st FCU, ST Pius X FCU, and Westside Community FCU

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)

Upcoming Credit Union Holidays/Special Hours:

Columbus Day 10/14, Veteran's Day 11/11, Thanksgiving & Day After 11/28 & 11/29, Christmas Day 12/25, and New Year's Day 1/1. We will be closing at Noon on 12/24.



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