

# SHARING

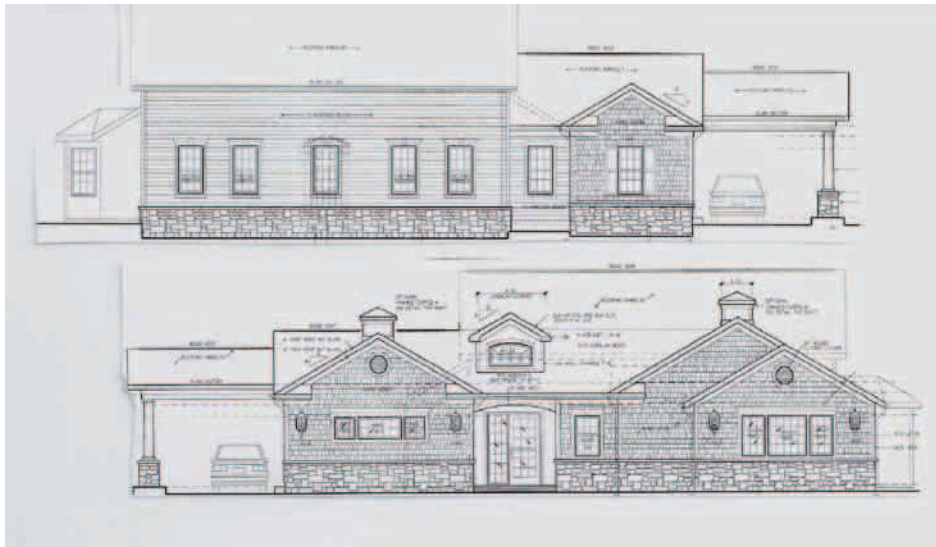
The Spencerport Federal Credit Union Quarterly News Letter  
[www.spnfcu.org](http://www.spnfcu.org)

Main Office: 585-352-6890

September 2014  
BCS Branch: 585-637-1809

## Construction and Renovation Project

As many of you may have noticed by now, SFCU began a major construction and renovation project at our Main Office in August. It is scheduled to be completed in November. We are adding some needed square footage, doing many repairs to "this old farmhouse", modifying some of the existing space, and adding a drive up teller window and a drive up Night Depository. We have owned the building since 1988 and it was definitely time for some improvements to the property! When complete, we are sure our members will LOVE the changes! In the meantime, members are being asked to park in the employee parking lot and enter through the employee entrance during construction. Please watch for signs directing you to the parking area and to the temporary entrance/exit. We are open our regular hours! Thank you for your patience and understanding during this construction and renovation project!



## CARTONS FOR CHRISTMAS

SFCU's Spencerport Office will once again be participating in **CARTONS FOR CHRISTMAS** this year. This community project helped 128 local families last year (533 people). Thanks to the generosity of the community, Cartons for Christmas was able to provide 8700 items of food, gift cards, and hundreds of toys!

Please bring in your canned or boxed nonperishable food items starting Wednesday November 5<sup>th</sup> through 2PM Friday December 5<sup>th</sup>. Please check the dates on the items you are donating as expired food items will not be distributed.

Suggested items include canned fruits or vegetables, soups, canned meat/fish, stuffing, pasta, rice, flour, sugar, juices, & peanut butter et. **No glass jars, please!**

Please contact the event chairpersons, Glenn & Maureen Granger, should you wish additional information or to nominate a local family in need. 585-352-3119 [CartonXmas@aol.com](mailto:CartonXmas@aol.com)

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



### Holiday Skip-A-Payment

Beginning November 1<sup>st</sup>, 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 Vacation? Ski Trip?  
That special piece of Jewelry?  
Want to pay off those Christmas purchases?

Want to pay for it at rates far more reasonable than Credit Card rates? Take advantage of our **Happy Holidays Loan. 11/1/14 through 01/31/15 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** 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, alert options and more!

**Surcharge Free ATMS** 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)

### Upcoming Credit Union Holidays/Special Hours

Columbus Day 10/13 Veteran's Day 11/11, Thanksgiving & Day After 11/27 & 11/28, Christmas Day 12/25, and New Year's Day 1/1. We will be closing at Noon on 12/24.

