

SHARING

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

September 2015
585-352-6890

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.

Loan Discount Coupon

*Present this coupon at time of application
And SFCU will reduce the rate you qualify
For by .50 on any new consumer loan
Taken out 10/5/15-12/31/15*

*For example, if you qualify for a 2.49%
Auto Loan, your rate would be 1.99%*

Not valid on existing loans, real estate secured Loans, VISA credit cards, ODLOC, First time Auto Buyer Loans, or Happy Holidays Loans.

Limit one coupon per member.

Must be presented at time of application.

**OUR DRIVE-UP
WINDOW IS
NOW OPEN!**



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.

352-6890 X 101

nbodhorn@spnfcu.org

Upcoming Credit Union Holidays/Special Hours

CLOSED: Columbus Day 10/12, Veteran's Day 11/11, Thanksgiving & Day After 11/26 & 11/27, Christmas Day 12/25, and New Year's Day 1/1. We will be closing at Noon on 12/24.

CARTONS FOR CHRISTMAS

SFCU will once again be participating in **CARTONS FOR CHRISTMAS** this year. This community project helped 117 local families last year (480 people). Thanks to the generosity of the community, Cartons for Christmas was able to provide 7050 items of food, and gift cards, and hundreds of toys!

Please bring in your canned or boxed nonperishable food items starting November 4th through 2PM Friday December 4th

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!

This year we will also be a Toy Tree location! Stop in and select an Angel off the tree and purchase a holiday gift for that child. Angels will be available starting November 16th. Gift must be turned in by 12/4/15

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



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. 11/1/2015-1/31/2016 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 Account information, statements, transfers, loan and Visa payments, loan applications, Internet Bill-Pay, alert options and more!

Surcharge Free ATMS Reliant FCU, Ever\$Green FCU, Summit FCU, ST Pius X FCU, Westside Community FCU, & ESL FCU

Night Deposit Drop Box Located on the Drive Up side of the building under the canopy.

(Note: Please do not use the night depository when SFCU is open. Items left in the night depository after hours will be processed the morning of the next business day)

