

# S H A R I N G

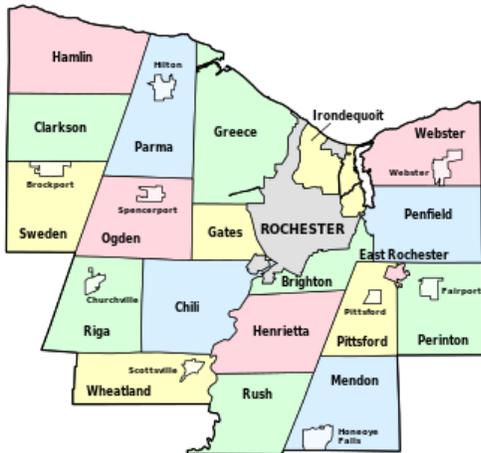
The Spencerport Federal Credit Union Quarterly Newsletter

September 2017

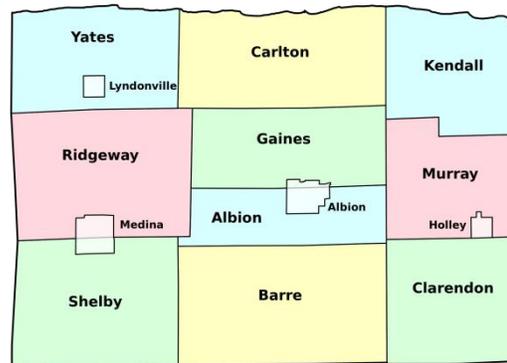
## EXCITING NEWS!!

***SFCU is pleased to announce that effective September 19<sup>th</sup>, 2017 our field of membership geographic area has expanded. The National Credit Union Administration has approved our request to be able to reach more people with our fantastic loan rates, great deposit products, and exceptional member service.***

***If you live, work, worship, attend school, or are an active volunteer within Monroe or Orleans Counties in NY, you may now be eligible to join!***



**MONROE COUNTY**



**ORLEANS COUNTY**

### Cartons For Christmas 2017

SFCU will once again be participating in **Cartons For Christmas** this year. This community project helped 102 local families last year (387 people). Thanks to the generosity of the community, Cartons For Christmas was able to provide 11,600 items of food, gift cards, and toys for 163 young children.

You are welcome to bring in your canned or boxed nonperishable food items starting Monday November 6, 2017 through 2PM Friday December 1, 2017. Please check the dates on the items you are donating as expired food items will not be distributed. Suggested items include canned fruit or veggies, canned meat or 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 15, 2017 and gifts must be turned in by 2PM Dec 1, 2017.

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

### Upcoming Holiday Closings:

Columbus Day: 10/09 Thanksgiving Day: 11/23 Black Friday: 11/24 Christmas Day: 12/25 New Year's Day: 01/01/18

## Happy Holidays Loan

Have that perfect gift in mind?  
Computer? Cruise? Ski Trip? Jewelry?

Want to pay for it at rates far more reasonable than Credit Card rates? Take advantage of our **Happy Holidays Loan**. **November 1<sup>st</sup>, 2017 through 01/31/2018** you can borrow up to **\$5,500** for as long as **24 months** at a rate as low as **5.5%**.

(In honor of our 55<sup>th</sup> Anniversary)

Limit one per member. 5.5% rate requires a credit score of 700 +

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.

Holiday Skip A Pay is available on Consumer loans for the November, December or January payment. You must complete the request form at least 5 Days prior to the loan due date! See our website for details. [www.spnfcu.org](http://www.spnfcu.org)



## It's Your Money!!

The Supervisory Committee is performing one of its functions of protecting our funds and is asking for your help. We are verifying all deposit, loan, 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 SFCU Supervisory Committee directly at:**

**Spencerport Federal Credit Union  
Supervisory Committee  
PO 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 PO Box listed above.**



## 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 ESL FCU, Reliant FCU, Ever\$Green FCU, Summit FCU, ST Pius X FCU, and Westside Community FCU

## Night Deposit Drop Box

**Located under the drive up canopy.**

(Note: Items placed in the night deposit after 8:30AM, will not be processed until the following business day)

**INTERNATIONAL CREDIT UNION DAY IS THURSDAY  
OCTOBER 19<sup>TH</sup>. STOP IN THE 19<sup>TH</sup> OR 20<sup>TH</sup>  
FOR "GOODIES" AND SOME FREE STUFF!**

We would like to say **THANK YOU** and to extend our **BEST WISHES** to **Nora Venezky** as she moves out of state to pursue new endeavors and will no longer be serving on our Board of Directors. We have greatly appreciated her input these last few years! We welcome **Callie Smith** to our Board of Directors starting in October to complete Nora's term. You may remember that Callie worked for us for 6 months in a marketing and market research capacity while in her senior year of college at Roberts Wesleyan College. She is now a full time employee of Montage Wealth Management.

**SPENCERPORT**  
Federal Credit Union



**AMERICA'S  
CREDIT UNIONS**  
Where people are worth more than money.™