

S H A R I N G

The Spencerport Federal Credit Union Quarterly Newsletter

September 2018

Cartons for Christmas Food Drive AND Angel Tree Gifts for Children

SFCU will once again be participating in **Cartons For Christmas** this year. This community project helped 117 local families last year (456 people). Thanks to the generosity of the community, Cartons For Christmas was able to provide 9,300 items of food, gift cards, and toys for young children.

You are welcome to bring in canned or boxed nonperishable food items starting Thursday November 15th. We will be collecting food through 2PM Friday December 7th. 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 an Angel 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 15th as well. Gifts should be returned to us by 2PM Friday December 7th.

Gifts should be wrapped and have the original Angel Tree tag taped to them.

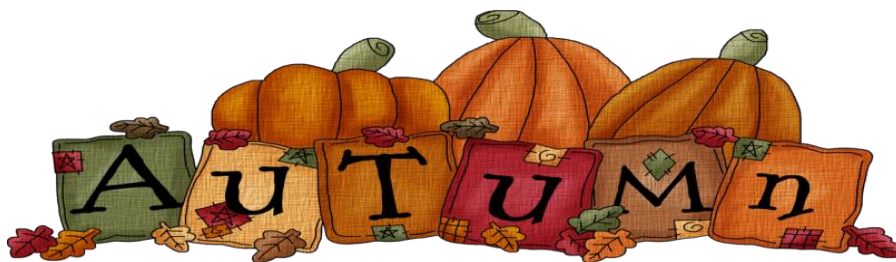
Upcoming Holiday Closings and Special Hours:

CLOSED: Columbus Day: 10/08, Thanksgiving Day: 11/22, Black Friday: 11/23, Christmas Day: 12/25, & New Year's Day: 01/01/19

SPECIAL HOURS: Wednesday Nov 21st: Open 8:30AM-6PM, Monday Dec 24th: Open 8:30AM –Noon

INTERNATIONAL CREDIT UNION DAY IS THURSDAY OCTOBER 18TH.

***STOP IN THE CREDIT UNION ON THE 18TH or 19TH OF OCTOBER
FOR SOME DELICIOUS "GOODIES" AND A 2019 CALENDAR AND OTHER "FREE STUFF"!
WE WILL ALSO HAVE COLORING PAGES AND CRAYONS FOR THE KIDS***



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!

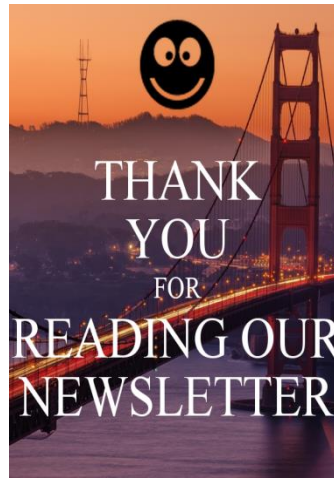
ATMS

Surcharge Free ATMS are available at 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)



~Reward~

In fact, as a reward for
reading the newsletter, a
\$25 VISA gift card will be
awarded to both the 1st
and the 25th person to
email the words

**"I read the Sept SFCU
Newsletter"**

To: nbodhorn@spnfcu.org

DID YOU KNOW...

Using SFCU Online Banking you can transfer funds into and
out of your accounts at other financial institutions?

You can set up various alerts in SFCU Online Banking for things
like transaction notifications or low balance warnings?

We can set up automatic loan payments for your SFCU loan
from any financial institution for you?

If you can't get to SFCU when your loan payment is due and
have a debit or credit card you can pay your payment on our
website? Go To www.spnfcu.org then go to "contact us" then
look for "Last Minute Loan Payment" Your payment will be
processed the same day if made during business hours, and
the next business day if made after hours!



Holiday Skip-A-Pays are back again this year!

You may be able to skip your November, December or
January consumer loan payment by completing the
form (Found on our website or available at our office)

Make sure to request the skip at least 5 business days
before the payment is due! Restrictions apply

2018 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
2018 Happy Holidays Loan.

**11/01/2018 through 01/31/2019 you can borrow
up to \$5,500 for as long as 24 months
at a rate as low as 6.5%!**

Limit one per member. 6.5% rate requires a credit score of 700 +

A rate of 7.5% 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.



SPENCERPORT
Federal Credit Union

