

S H A R I N G

The Spencerport Federal Credit Union Quarterly Newsletter

September 2019

Cartons for Christmas Food Drive AND Angel Tree Gifts for Children

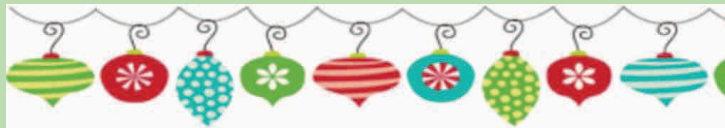
SFCU is thrilled to once again be participating in the **Cartons For Christmas** program this year. This community project helps hundreds of people annually through community donations of food items, gift cards, and toys for young children.

You are welcome to bring in canned or boxed nonperishable food items starting Friday November 15th. We will be collecting food 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 fruit or veggies, canned meat or fish, stuffing, pasta, rice, flour, sugar, juices, peanut butter, etc.

No glass jars, please!

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. Gifts should be returned to us by 2PM Friday December 6th. ***Gifts should be wrapped and have the original Angel Tree tag taped to them.***

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



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.





INTERNATIONAL CREDIT UNION DAY IS THURSDAY OCTOBER 17th.

STOP IN THE CREDIT UNION ON THE 17th or 18th OF OCTOBER FOR SOME DELICIOUS "GOODIES" AND A 2020 CALENDAR AND OTHER "FREE STUFF"!

Upcoming Holiday Closings and Special Hours:

CLOSED: Columbus Day: 10/14, Thanksgiving Day: 11/28, Black Friday: 11/29, Christmas Day: 12/25, & New Year's Day: 01/01/20

SPECIAL HOURS: Wednesday Nov 27th: Open 8:30AM-6PM, Tuesday Dec 24th: Open 8:30AM –Noon

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)



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

2019 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 2019 Happy Holidays Loan.

11/01/2019 through 01/31/2020 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.



Customer: Spencerport Federal Credit Union

Address: _____

Phone: 352-6890 Fax: _____

Contact: Nancy A. Bodhorn

QUOTE

CDL Printing
40 Slayton Ave.
Spencerport N.Y. 14559
Phone(585)349-0955
Fax (585)349-0933

QUOTE Date: 9-12-19

# Originals	Quantity	Description	Amount
2	3,900	Newsletters 8-1/2 X 11" fold to 3-3/4 X 8-1/2"	\$365.00
		4/color process 2 sides on 70# Offset	
		Delivery to Mail Technologies	\$20.00

Please note:

NYS Tax	Exempt
Total Due	\$385.00