

# SHARING

The Spencerport Federal Credit Union Quarterly Newsletter

December 2017

## 55<sup>th</sup> Anniversary Happy New Year Loan Event!!

### Holiday Bills Got You Down?

Borrow up to **\$5,500.00** for up to **24 months**

Rate as low as **5.5%**

**Restrictions:** Hurry! Offer expires 1/31/2018. Limit one Happy Holidays or Happy New Year Loan per member. 5.5% rate applies to those with credit scores of 700 and above. 6.5% rate applies to those with credit scores of 650-699. Minimum credit score for this offer is 650. Funds cannot be used to pay off existing SFCU debt.

Stop by our office for more details!



### SKIP A PAY

You can skip your January loan payment if you want to by utilizing our Holiday Skip-A-Pay program. Details available on our website or at our office.

### Thank You!

A big Thank You goes out to Janet Meland for her years of volunteer work with the SFCU Supervisory Committee. The Supervisory Committee performs monthly audit functions on a variety of things for the credit union as required by the National Credit Union Administration..

### Welcome!

We welcome Stephen Grover to the SFCU Supervisory Committee. He started his training in December. Thank you for being a SFCU Volunteer!

*~Best wishes for a Healthy & Happy 2018 to you and your family~*



## EMERGENCY PREPAREDNESS CONTINGENCY PLAN

Each Year, SFCU tests our comprehensive emergency preparedness/contingency plan in case anything should happen. Should an emergency situation occur, making it impossible for us to open, we have a “buddy banking” system available through our computer vendor and can set up at any other credit union using the same system with very little notice needed. There are several in the Rochester area. Should that type of situation ever occur, you would be notified as to where you can go to transact on your SFCU accounts by updates in the media, voice mail, or updates on our website and our Facebook Page. Let’s hope we never need to use it, but we are ready should the need arise.

### 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)

### Official Checks & Money Orders

During 2018, we will discontinue  
offering Money Orders. Our SFCU  
Official Checks will still be available  
and the cost for those remains \$5.00



### Upcoming Holidays

#### Closed:

New Year's Day: 01/01/2018

Martin Luther King Day: 01/15/2018

President's Day 02/19/2018

