

SHARING

The Spencerport Federal Credit Union Quarterly Newsletter

December 2018



HAPPY HOLIDAYS/HAPPY NEW YEAR LOAN

Borrow up to \$5500 for 24 months with a rate as low as 6.5%!!



Restrictions: Hurry! Offer expires 1/31/2019. Limit one Happy Holidays/Happy New Year Loan per member. 6.5% rate applies to those with credit scores of 700 and above. 7.5% 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.

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.

CONGRATS!

Congratulations to the winners in our "I Read the Newsletter" Contest from the Sept Newsletter. They were Ben Peers & Jim Alexander.

They each won a \$25 Visa Gift Card.

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.

Happy 2019!!

Upcoming Holidays

Closed:

New Year's Day: Tuesday 01/01/2019
 Martin Luther King Day: Monday 01/21/2019
 President's Day Monday 02/18/2019



SFCU is on Facebook.

*"Like" our page and recommend us to others!
 In fact, if you like our page, and then send us a
 FB message that you have done so, you could
 win a \$25 VISA Gift Card. The First and 10th
 person to do so will win gift cards! If you
 already have "liked" our page, then just send
 us the FB message to be eligible for the prize.
 We will announce the winners on Facebook.*



*Even though many people find us by using
 "Google" each month, we only have 1 review.
 A perfect one, but only one!*

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)

GREAT LOAN RATES!!

Type & Term	Rate
New/Used Auto up to 48 Months	As low as 2.99%
New/Used Auto 49-60 Months	As low as 3.49%
New/Used Auto 61-72 Months	As low as 3.99%
73-84 Months (2017-2019 only and \$25K minimum)	As low as 4.99%

GREAT SHARE RATES!!

Type & Term	Rate
Regular Share	0.05%
Money Market Savings	0.25%
6 Month Share Certificate	.599% APR/.60% APY*
12 Month Share Certificate	.996 APR/1.0% APY*
30 Month Share Certificate	1.492%APR/1.5% APY*

APR= Annual Percentage Rate APY = Annual Percentage Yield after compounding of dividends.

