

S H A R I N G

The Spencerport Federal Credit Union Quarterly Newsletter

December 2020



Our entire staff of employees and volunteers hope that you had a great holiday season. We would like to thank our members for your continued business and wish you all a happy and healthy new year!



We are beyond grateful for the overwhelming support shown by our members for the Cartons for Christmas and Angel Tree program this year. Thank you from the bottom of our hearts for your generosity!

Happy Holidays Loan

Time is running out to take advantage of our Happy Holidays Loan! Did you use your credit card for those Christmas purchases? Pay it off for a lower rate!

Now through 01/31/2021 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.

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

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)



Celebrate the beginning of a new year with our great auto loan rates!

Get into a new/used auto now for rates as low as 2.49% for up to 72 months!!

*Offer not valid on existing SFCU loans. Subject to credit approval. Rate based on credit score.

Annual Meeting

The annual meeting was held at our office on October 15th, 2020. Congratulations to Kerrie Montecalvo on being re-elected to the Board of Directors, and to Jackie Sullivan who was elected to her first term. Thank you for volunteering and we’re glad to have you!

Last Chance for Holiday Skip-A-Pay!

You may still be able to skip your 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

Upcoming Holiday Closings:

New Year’s Day: 01/01/2021

Martin Luther King, Jr. Day: 01/18/2021

Presidents’ Day: 02/15/2021

