



SUNY FREDONIA FEDERAL CREDIT UNION

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N E W S L E T T E R

When you're a member, you're an owner. That's the credit union difference.

Member Appreciation Day October 11th & 12th

In conjunction with International Credit Union Week, we will be hosting our annual Member Appreciation Day at the **SUNY Fredonia Campus on Wednesday, October 11th** and at the **TLC Health Network Irving Campus on Thursday, October 12th**. The event will run from 10:00 a.m. to 2:00 p.m. in **Room G103B in the Williams Center**, located on the Fredonia campus. At TLC Health Network, the event will run from 10:00 a.m. to 4:00 p.m. at the **Emerald Dining Room** on Thursday, October 12th. Cake, fruit, coffee and punch will be served.

Christmas Club Checks for 2017 will be distributed at this time and we will also have our **Member Appreciation Raffle** for door prizes. Remember, only those members that attend and register are eligible to win the door prizes. All prizes will be drawn on **Friday, October 13th**.

We encourage you to mark your calendar and come visit with your Credit Union staff. We hope to see you in Fredonia on **Wednesday, October 11th** or in Irving on **Thursday, October 12th**. On this day we want to take the opportunity to thank you for your membership. Please do not hesitate to tell us how we are doing, and how we can provide even better service in the future.

Scholarship Opportunity

Do you have a senior in high school? All high school seniors who are planning to attend college and who are members of the Credit Union are eligible to compete for scholarships in the amounts of \$500 to \$1,000.

Applications are available at either of our Credit Union offices or via www.sunyfredoniafcu.com. There is no fee for submitting an application, but those entering must be members of our Credit Union. **All completed applications and its supporting documents must be received no later than January 5, 2018.** Winners will be announced in May.

For more information about the program, feel free to contact our Fredonia office by calling 673-3585. Best of luck to all our seniors!!!

Notice to our TLC Lake Shore Hospital Members

Due to construction at the TLC Lake Shore Hospital, the Crystal Unit entrance for the Credit Union will now be locked. Going forward, please use the glass tunnel entrance.

WELCOME!

The Credit Union is pleased to introduce the newest member of our team, **Cara Pleszewski!** Cara will be assisting members at our TLC office, so please stop by and say hello!

OFFICE HOURS

Fredonia:

Monday	9:00 AM - 4:00 PM
Tuesday	9:00 AM - 2:00 PM
Wednesday	9:00 AM - 2:00 PM
Thursday	8:00 AM - 4:00 PM
Friday	9:00 AM - 4:00 PM

Irving:

Monday	9:00 AM - 4:00 PM
Tuesday	CLOSED
Wednesday	CLOSED
Thursday	8:00 AM - 4:00 PM
Friday	9:00 AM - 4:00 PM

OFFICE CLOSINGS

Monday, October 9 – Columbus Day
Thur. & Fri., Nov. 23 & 24 – Thanksgiving
Monday, December 25 – Christmas
Monday, January 1 – New Year's

HOLIDAY HOURS (BOTH OFFICES)

Wednesday, Nov. 22 – 8:00 AM – 4:00 PM
Friday, Dec. 22 – 9:00 AM – 4:00 PM
Friday, Dec. 29 – 9:00 AM – 4:00 PM

FREDONIA	716-673-3585
IRVING	716-934-7755
FAX	716-673-3685
E-Mail	credit.union@fredonia.edu
Website	www.sunyfredoniafcu.com

PINK AND BLUE CLUB

We are pleased to announce 3 additions to our Pink & Blue Club. Congratulations to our proud parents and grandparents!

Luca Bruzee, daughter of Rachel Bruzee, granddaughter of Rebecca and Richard Conti, born May 17, 2017, weighing 8#, 12 oz.

Fiona M. Desmond, daughter of Heidi and Robert Desmond, granddaughter of Debbie and Jack Desmond, born May 31, 2017, weighing 7#, 7 oz.

Lacey Manzella, daughter of Dawn and Antonio Manzella, granddaughter of Sharon and Steven Rinehart, born June 16, 2017, weighing 8#, 4 oz.

Mobile Banking Apps Are Now Available!

Access your SUNY Fredonia FCU accounts 24/7 from anywhere with SUNY Fredonia FCU Mobile Banking. It's Fast, Secure, and Free for all SUNY Fredonia FCU members who are enrolled in our Internet banking service!

With SUNY Fredonia FCU Mobile Banking you can: Check Account Balances, View Transaction History, Transfer Funds, Get Current Rates and More! SUNY Fredonia FCU Mobile Banking uses the same industry standard security technologies as our online banking.

Simply use your SUNY Fredonia FCU Internet Banking LoginID and Password. If you don't yet have a LoginID or Password, just visit us at www.sunyfredoniafcu.com to enroll! Find our Mobile Banking App by searching "SUNY Fredonia FCU" at the Google Play or iTunes Stores.



Don't Forget!

As the busy holiday shopping season commences, please remember to make sure your contact information is current with the Credit Union!

Falcon, our automated fraud monitoring system, may contact you via voice or text in order to confirm certain charges that may appear out of the ordinary from your day-to-day charges. Keeping your cell phone number up-to-date will ensure that you have no interruptions when holiday shopping for your loved ones!

May All Your Christmas Dreams Come True

Starting **October 1, 2017**, the Credit Union will be offering Holiday Loans. The interest rate can be *as low as* 1.9% with a maximum borrowing amount of \$3,000. Loan applications are available in both offices or online at www.sunyfredoniafcu.com -- just remember to fax (673-3685) or bring in proof of your income. (This offer expires on January 31, 2018.)

Improvements to Our Overdraft Loan

Our Overdraft Loans have gotten better! Effective immediately, Overdraft Loans will transfer available balances up to your credit limit to cover charges from the draft account to the penny. This is different from before, when it would transfer the funds in \$100 increments.



As the Overdraft Loan is working harder than ever to keep your account protected, please be advised that the Credit Union will no longer mail receipts when the loan automatically transfers.

To check the status of your Overdraft Loan, please enroll in Home Banking via our website, www.sunyfredoniafcu.com or use our new mobile banking app, available in the Google Play and Apple stores.

HOLIDAY HOURS

Just a reminder, the Credit Union will be CLOSED the day after Thanksgiving, Friday, November 24th. If you have direct deposit, your payroll will get posted on the 24th, and the funds will be available on your Visa Check Card. All other postings and updates will still occur in the morning.



Please note our hours on Wednesday, November 22nd, will be extended 8:00 a.m. until 4:00 p.m. at BOTH offices. Plan your Thanksgiving spending ahead of time!

We will be closed both Monday, December 25th & January 1st for Christmas & New Year's Holiday. Our hours will be 9:00 a.m. until 4:00 p.m. on both Friday, December 22nd and December 29th and 9:00 a.m. to 4:00 p.m. on both Tuesday, December 26th and January 2nd at BOTH offices.



You can see a complete listing for office closings and holiday hours on the first page of this newsletter and our website!

Christmas Raffle & Food Drive



We will be sponsoring a Holiday Food Drive to help our local food pantry. In the spirit of the holidays, we will be collecting non-perishable food items in both of our offices starting early November. For each canned good item brought in you will receive a free chance for our Christmas Raffle. The prize at each location will be a Holiday decoration for your home. You may also purchase raffle tickets for .50 each or 5 for \$2.00. The food and monies collected will be donated to Chautauqua Rural Ministries. The drawing for the raffle will take place on **Friday, December 8th**.