



SUNY FREDONIA FEDERAL CREDIT UNION

Volume 31 • Issue 3
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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.

ANNUAL MEETING REPORT

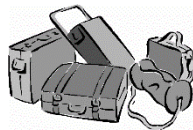
The 42nd Annual Meeting was attended by 179 members on Tuesday, May 16th in the Multi-Purpose Room of the Williams Center on the SUNY Fredonia Campus. Terry Tzitzis delivered the President's Report. Raymond Lindquist announced the elections, presented the nominations, and gave the annual Supervisory Committee, Credit Committee and Treasurer's reports. The Francis C. Granata Scholarship was presented to Erin O'Rourke, daughter of Robert and Suzanne O'Rourke. The Paul T. Schonhart Scholarship was presented to Alicia Majkut, daughter of Patrick and Laura Majkut. The Patricia M. Rushboldt Scholarship was awarded to Alisia Glasier, daughter of Steve and Lisa Glasier. It was announced that Ms. O'Rourke was also the recipient of a New York Credit Union Association scholarship. Recipients will each receive \$500 towards their college education. Angie Astry was the emcee for our Annual Meeting Door Prizes and Raffle.

The following are the officers for the 2017 year:

- President – Terry Tzitzis**
- Vice President – Dee Earle**
- Secretary – Judy Langworthy**
- Treasurer – Angie Astry**
- Credit Com. Chair – Donna Howlett**
- Supervisory Chair – Carol Ames**

To those that attended the Annual Meeting: we hope you had a great time! Thanks for making it another successful year for the Credit Union. Please let us know if there is a way that we can serve you better!

A Smart Tip for a Worry-Free Vacation



You've just finished the most amazing meal on your vacation. You go to pay for it and your card is declined. Why? Because credit unions, banks and credit card companies often have fraud-monitoring systems that may interpret unusual card activity as potential fraud. When they see a purchase come in from another country, state, or even city, they may decline the charge as a way to protect you.

Please be sure to contact your financial institutions before travel, to notify them of your travel dates and destination so that you can enjoy your well-earned vacation worry-free!



The Credit Union has new hours of operation! Both of our offices will now be open on Fridays until 4 pm.


Going to the beach is all within your reach!




Vacation Loans are still available at the Credit Union through August 31, 2017. Pick up an application in either Credit Union office or apply online and begin making those summer vacation plans!

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 

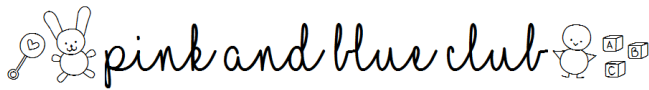
Irving:

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

Tuesday, July 4th – Independence Day
Monday, September 4th – Labor Day

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



We are pleased to announce 6 new members of our Pink & Blue Club. Congratulations to our proud parents and grandparents!

Miles E. Lefferts, grandson of Patricia Lefferts, born December 9, 2016, weighing 8#

Harper Grace Carrus, granddaughter of Kathy and Joe Carrus, born February 3, 2017, weighing 7#, 8 oz.

Maximus Everett Narraway, son of Megan Patterson and Benjamin Narraway, grandson of Nancy and Paul Narraway, born April 21, 2017, weighing 8#, 5 oz.

Mason A. Smith, son of Morgan Johnson and Michael Smith, grandson of Susan and Joseph Smith, born April 27, 2017, weighing 9#, 4 oz.

Natalie Elizabeth Kosierb, granddaughter of Barb and Steve Kosierb, born June 7, 2017, weighing 5#, 1 oz.

Kyle Lawrence Kosierb, grandson of Barb and Steve Kosierb, born June 7, 2017, weighing 6#, 15 oz.



Would you like to have your little one featured in our Pink & Blue Club announcements? If your family has been blessed with a new bundle of joy in the last six months, make the first step towards saving for your child's future and open a Pink & Blue Club Savings Account.

Each member of the Pink & Blue Club will receive a piggy bank and a small contribution to the new account from the Credit Union. We will also make an announcement in an upcoming newsletter. Please stop by our Credit Union office or contact us at 673-3585 for more information.

Ways to Stay Safe When Shopping Online

When the headlines are filled with new hacking cases, it might make you feel like it's time to give up the Internet altogether. But you just need to know how to keep your information safe, especially when you're providing personal information when shopping online. Here are some recommendations on how to keep yourself safe from identity theft.



Trust your gut. Just like you wouldn't go into a store at the mall that you don't recognize and seems a little off to you, don't shop at stores online that give you a bad feeling and appear shady. If at any time during the shopping or checkout process you feel like the site is asking for too much personal information, just quit the transaction and leave the site.

Be careful if you're on a mobile device. Most phones aren't equipped with the anti-virus software that you have on your computer, so it's easier for criminals to get malware on your mobile device that could help them steal the information you enter. There's also the risk of your phone being stolen, so make sure it's password protected so any information you may have stored on it isn't easily accessed.

Don't use public Wi-Fi to shop. Be aware when you're using a hotspot that any information you send through the Internet could be picked up by strangers. If it's information that could make you vulnerable, wait until you get home to your protected network. It may be less convenient, but it's much safer.

Check your credit card statement frequently. Using a credit card is really the only smart way to shop online. But they can't always catch purchases you didn't make or receive, so it's up to you to keep an eye on your statements. If you see something fishy on your statement, contact your credit card company to dispute the charge and possibly get a new card so the charges won't continue.

Change your passwords regularly. If you really want to keep your information (and bank account) safe while you're shopping via the Internet, it's essential to mix up your account passwords every three to six months. You should also make sure that you don't have the same password across all your accounts, since that makes them all vulnerable if one is hacked.

Look for HTTPS in the URL rather than HTTP. The internet has a thousand different acronyms and it's impossible for those who aren't tech savvy to keep track of them all. One you really need to know if you're going to make online purchases, though, is HTTPS. The added "S" means that the way your information is being sent is secure. Other signs of a secure site are a closed lock or unbroken key on your browser's address bar.

Don't click on the links in emails. Many phishing scams involve emails from what seem like legitimate sites – banks, online stores, anything you might trust – and then send you to a phony site where they can gather your information to steal your identity. Real sites won't ask for important information over email. If you have any doubts about an email's authenticity, go directly to the company's website and get in contact with them.

Update your browser. Each new version of your Internet browser, especially if you use one of the more popular browsers, gets a boost in security. Updates will keep you ahead of would-be identity thieves and keep your credit safe.



The 2017 Chautauqua County Fair is July 24-30 in Dunkirk, NY! Pre-sale tickets are available at both of our Credit Union locations for the special price of \$6! Be sure to purchase your tickets and check out the After Shock Monster Truck Races, Southern Tier Wrestling, the Loud Performance ATV Show, and the always popular Demolition Derby!

For more information, please visit their website at www.chautauquacountyfair.org/



WALDAMEER TICKETS FOR SALE

Waldameer Amusement Park tickets, located in Erie, PA, are currently on sale for \$33 in both Credit Union offices. The ticket includes adult admission to both the water & amusement park. Tickets for children under 48" in height can be purchased at our Credit Union offices for \$26. The tickets are good for any day the park is open, and parking is free! Tickets may also be purchased online. Use code **SUNYFCU2017** for discount pricing. For more park information visit www.waldameer.com



To Our Credit Union Members, Have a Safe and Happy Independence Day!