



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 17th & 18th

In conjunction with International Credit Union Week, we will be hosting our annual Member Appreciation Day at the **SUNY Fredonia Campus on Wednesday, October 17th** and at the **TLC Health Network Irving Campus on Thursday, October 18th**. 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 3:00 p.m. at the **Emerald Dining Room** on Thursday, October 18th. Cake, fruit, coffee and punch will be served.

Christmas Club Checks for 2018 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 19th**.

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 17th** or in Irving on **Thursday, October 18th**. 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 4, 2019.** 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!!!

HOLIDAY LOANS



Starting **October 1, 2018**, 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, 2019.)

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 8 – Columbus Day
Monday, November 12 – Veterans Day
Thur. & Fri., Nov. 22 & 23 – Thanksgiving
Tuesday, December 25 – Christmas
Tuesday, January 1 – New Year's

HOLIDAY HOURS (BOTH OFFICES)

Wednesday, Nov. 21 – 8:00 AM – 4:00 PM
Monday, Dec. 24 – 9:00 AM – Noon
Monday, Dec. 31 – 9:00 AM – Noon

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 an addition to our Pink & Blue Club. Congratulations to our proud parents and grandparents!

Allison Mae Siebert, daughter of Kim and Brian Siebert, granddaughter of Deb and Paul Siebert, born May 24, 2018, weighing 8#, 2 oz.

Applying for Loans

Filling out a loan application is easy! You can apply for a loan by visiting the Credit Union's website (www.sunyfredoniafcu.com) and clicking the "Apply for a Loan" link or stop by one of our branches to pick up a paper loan application. Also submit to us verification of income: two recent paystubs (only one for state employees), a bank statement showing your retirement benefit deposit, or a copy of your most recent tax return. Income can be dropped off in person, faxed or emailed. ***Please allow us at least 24 to 48 hours to review your loan application.***

Applying for a car loan? The Credit Union can pre-approve you for up to 90 days while you shop for a car. Do you have a vehicle already picked out? Please have the dealership fax over the bill of sale and confirm with us we received the information.



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!

Welcome!

The Credit Union is pleased to introduce the newest member of our team, Katie Gawronski! Please stop by and say hello!

2019 DATE BOOKS

2019 DATE BOOKS ARE NOW AVAILABLE AT BOTH CREDIT UNION OFFICES FOR A DONATION OF \$3.00. THIS MONEY HELPS OUT THE LOCAL FOOD PANTRIES. PICK ONE UP TODAY!

HOLIDAY HOURS

Just a reminder, the Credit Union will be CLOSED the day after Thanksgiving, Friday, November 23rd. If you have direct deposit, your payroll will get posted on the 23rd 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 21st. 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 Tuesday, December 25th & January 1st for Christmas & New Year's Holiday. Our hours will be 9:00 a.m. until noon on both Monday, December 24th and December 31st at BOTH offices. We will also be open Wednesday, December 26th and January 2nd 9:00 a.m. to 2:00 p.m. at just the Fredonia office.



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 7th**.

★ The Credit Union wishes all of you a happy and healthy holiday season! ★