



SUNY FREDONIA FEDERAL CREDIT UNION

Volume 33 • Issue 1
January, 2019

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.

It's Tax Time!

With tax season underway, there is no better time to cross your t's and dot your i's. Here are some simple do's and don'ts that could literally pay off on tax day.

- **Do opt for direct deposit.** To avoid delays or complications in receiving your tax return, please be sure to include your routing number and full 14 digit account number on your tax forms. If you are using a tax preparer, please make sure you specify that you would like your refund *directly deposited* to your account.
- **Don't omit income.** Look back at previous years to make sure all of your 1099s and other documentation are accounted for. Keep in mind that all income, including interest, dividends, and wages must be reported to the IRS.
- **Do save.** Funding an IRA may lower your tax bill.
- **Deadlines, deadlines, deadlines!** April 15, 2019 is the deadline for making an IRA contribution and it's also the last day to file 2018 tax year returns or request an extension.

★ Employment Opportunity ★

The Credit Union is currently seeking a Member Service Representative to work approximately 35 hours per week. Candidates will need to be available to work in both our Irving and Fredonia branches. Interested candidates will find further information about the position and application instructions by visiting our website:

<http://www.sunyfredoniafcu.com/employment.html>

Holiday Loans

Need help getting back on your feet after the holidays? Our holiday loans are available until January 31st, 2019. Apply online or at one of our offices. Rates as low as 1.9%!

Christmas Club

It is never too early to start saving for the holidays again. Ease the holiday burden by opening a Christmas Club. Start earning a competitive interest rate on every dollar you deposit.

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, January 21 - MLK Day
Monday, February 18 - President's Day

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 four additions to our Pink & Blue Club. Congratulations to our proud parents and grandparents!

Andrik Mix, son of Danielle & Andrew Mix, grandson of Cheryl & Dan Green, born September 8, 2018, weighing 9#, 4.5 oz.

Grant Gregory Haight, son of Jessica & Gregory Haight, grandson of Penny Haight, born April 17, 2018, weighing 7#, 11oz.

Reese Avery Auflick, grandson of Linda Mull, born October 20, 2018, weighing 7#, 6oz.

Calvin Porpiglia, son of Christopher Porpiglia, grandson of Karen & Joseph Porpiglia, born August 6, 2018, weighing 8#, 13oz.

New Address? New Phone Number?

Please be sure to keep the Credit Union updated on your new contact information. This ensures your statements & debit cards are sent to the right address. If your account statement is returned without notification of a forwarding address by the post office, a \$10 fee is assessed. Also, having a current cell phone number on file helps the Credit Union or our Visa check card fraud unit contact you should there be any fraudulent activity on your account.

Credit Life and Disability (for Loans)

Credit life and disability insurance are offered by the Credit Union to pay on your loan in the case of death or disability. Credit life insurance will pay off some or all of your loan if you die, while credit disability insurance is a form of health insurance. This type of policy will make your loan payments in the case you miss work because of being sick or disabled. For more information about life and disability insurance, please contact the Credit Union.

New Job?

Do you automatically make deposits and loan payments to the Credit Union from your paycheck? Did you know if you switch jobs the automatic deposits and loan payments stop happening? Let your new employer know to set up payroll deduction to your Credit Union account. Also, make sure you contact the Credit Union to let us know you have a new job so we can change your batch to continue to make loan payments.

Debit Card Fraud Prevention

Tips to help prevent debit card fraud:

- Actively check your Home Banking as well as your statements.
- Let us know when & where you are traveling.
- Use secure websites & scan your computer for viruses.
- Avoid using your debit card for online purchases.
- Beware of sketchy ATMs & gas terminals.
- When entering your PIN, cover from watching eyes.
- Don't keep all your money in your checking account.
- Report fraud immediately!
- Make sure your phone number is up to date with us. The fraud department will not have any way to contact you about suspicious activity on your account if it is not up to date.

APPRECIATION DAY RAFFLE WINNERS

Congratulations to the eight lucky winners from our Member Appreciation Days in October:

Mark Kinney	\$100.00
Amber Rylowicz	\$ 75.00
Angelina Stewart	\$ 50.00
MaryLou Bartkowski	\$ 25.00
Joyce Smith	\$ 25.00
Peter Proper	\$ 25.00
Sally Shanks	\$ 25.00
Lindsey Aldrich	\$ 25.00

We would like to thank all the members who took time to stop in at Member Appreciation Day to help us celebrate.

Christmas Raffle Winners

Congratulations to our Christmas Raffle winners this year! **Cathy Walters** and **Pamela Januchowski** were the winners of the Special Delivery Snowmen Musical Stuffed Animal with Light and Motion.

The Credit Union would like to send out a big thank you to all who participated in our raffle and food drive. We donated the canned goods to the local food pantry along with a monetary gift. A check was made out to the **Chautauqua Rural Ministries**. Through the generosity of our wonderful members, the Credit Union was able to raise \$450 this holiday season! Thank you again for helping out those in need during this holiday season.