



# SUNY FREDONIA FEDERAL CREDIT UNION

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For contact information, office hours and upcoming Federal holidays, please visit: [www.sunyfredoniafcu.com](http://www.sunyfredoniafcu.com)

## 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!*

In conjunction with International Credit Union Week, we will be hosting our annual Member Appreciation Day on **Wednesday, October 18<sup>th</sup>**. The event will run



from 10:00a.m. to 2:00p.m. in **Room G103C of the Williams Center**, located on the SUNY Fredonia campus. There will be 12 reserved parking spots for our members in the Dods Hall

parking lot. Dessert, fruit, coffee and punch will be served. We will have our **Member Appreciation Raffle** for door prizes. Remember, only those members that attend and register are eligible to win the door prizes. We encourage you to mark **Wednesday, October 18<sup>th</sup>** on your calendar and come visit with your Credit Union staff. We want to take the opportunity to thank you for your membership.

### NEED MONEY FOR COLLEGE?

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 on our website, [www.sunyfredoniafcu.com](http://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 supporting documents must be electronically submitted no later than January 5, 2024.** Winners will be announced in May. For more information about the program, feel free to contact our office by calling (716) 673-3585. Best of luck to all our seniors!!!



### HOLIDAY DONATION DRIVE RAFFLE

We will be sponsoring a Holiday Donation Drive to help our local food pantries. In the spirit of the

holidays, we will be collecting non-perishable food items, canned foods, toiletries, and miscellaneous items (hats, mittens, gloves) starting November 13<sup>th</sup> through December 7<sup>th</sup>. For each item brought in you will receive a free chance for our Christmas raffle. The raffle prize is a Buffalo Bills Tailgate Game Day Essentials Gift Box! You may also purchase raffle tickets for \$1.00 each. The items and money collected will be donated to Chautauqua County food pantries. The drawing for the raffle will take place on **Friday, December 8<sup>th</sup>**.



### ALL ABOARD!

Don't let your holiday plans get derailed. Beginning **October 2<sup>nd</sup>**, Holiday Loans are back! The interest rate can be *as low as 2.9% APR\** with a maximum borrowing amount of \$3,000. Loan applications are available on our website, [www.sunyfredoniafcu.com](http://www.sunyfredoniafcu.com). This offer expires on January 31, 2024. (\*Rates and amount borrowed based on individual credit score and debt ratio. Please contact the Credit Union for full details.)

### STOCKING STUFFERS

\$2 bills and Holiday Gift Envelopes are available this holiday season at the Credit Union! Ask a staff member for more 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!



## pink and blue club

We are pleased to announce 1 new member of our Pink & Blue Club. Congratulations to our proud parents and grandparents!

**Baker Looney**, great-grandson of Patricia and Thomas Muldowney, born March 14, 2023, weighing 7lbs 14oz.

### HOLIDAY HOURS



Just a reminder, the Credit Union will be CLOSED Thanksgiving Day and the day after Thanksgiving, Friday, November 24<sup>th</sup>. If you have direct deposit, your payroll will get posted on November 24<sup>th</sup> 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 22<sup>nd</sup>, will be extended 8:00a.m. until 4:00p.m. Please plan your Thanksgiving spending ahead of time!

We will be closed on Monday, December 25<sup>th</sup> for Christmas. Our hours will be 9:00a.m. until 4:00p.m. on Friday, December 22<sup>nd</sup> and Tuesday, December 26<sup>th</sup>.

We will be closed on Monday, January 1<sup>st</sup> for New Year's. Our hours will be 9:00a.m. until 4:00p.m. on Friday, December 29<sup>th</sup> and Tuesday, January 2<sup>nd</sup>.



## CAUTION

With an increase in our members shopping online, the Credit Union has also seen an increase in fraudulent activity and unwanted charges on our VISA debit cards.

**Please** be vigilant when using your debit card to make purchases online. Ask yourself a few questions before giving any of your information. Is it a reputable website? Is it a secure website? Am I signing up for a free trial that I will need to cancel? Is this a well-known website? Is there merchant contact information in case I have a problem?

By being a careful consumer, you will avoid the inconvenience of having your debit card blocked due to fraud and having unauthorized charges on your account which you may or may not have rights to dispute.

### CHRISTMAS SAVINGS PLAN

With the holidays right around the corner, have you started thinking about a savings plan? Americans accrue more than \$1,000 in debt over the holiday season. Not sure where to start? Below are a few ideas that can help you start saving so you will have a financially stress-free holiday.

#### **Holiday Club:**

Conveniently save money throughout the year by opening up a Holiday Club account with us! Start earning a competitive interest rate on every dollar you deposit. *(The current Holiday Club savings interest rate can be found on our website.)* No minimum balance required. Contribute as frequently as you like and funds are available to withdraw at any time with no penalties.

#### **Automatic Transfers:**

Setup automatic transfer to your savings or club accounts from your payroll. Set a savings goal and decide how much you want per pay to go towards your holiday savings.

*From the Staff, Board of Directors and Volunteers, we wish our members a very happy and healthy holiday season!*



Our newsletter is brought to you by:

## EATS & TREATS



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