



SUNY FREDONIA FEDERAL CREDIT UNION

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For contact information, office hours and upcoming Federal holidays, please visit: www.sunyfredoniafcu.com

NEWSLETTER

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

MEMBER APPRECIATION 2023

Our Member Appreciation Day was well attended on October 18, 2023. A big thank you to all who were able to stop by and say "Hi", have some refreshments and enter our drawing.

Congratulations to our raffle winners:

\$100	Libby MacDougall
\$75	Scott Saunders
\$50	Janet Kinney
\$25	Ivory Brooks
\$25	Cheryl McCoy
\$25	Susan Allessi
\$25	Mike Igoe
\$25	Kathy Scofield

LAST CALL FOR HOLIDAY LOANS

Does your bank account have the post-holiday blues? Our holiday loans are available until January 31, 2024. Apply online through our website or in person. Rates *as low as* 2.9% APR*! (*Rates and amount borrowed are based on individual credit score and debt ratio. Please contact the Credit Union for full details.)

Interested in applying? The first step is to complete a loan application, which can be found on our homepage: www.sunyfredoniafcu.com. The second step is to submit two current and consecutive paystubs or proof of income via email, in person or fax to (716) 673-3685.

SCHOLARSHIP DEADLINE

The January 5, 2024 deadline is rapidly approaching! Are you a high school senior planning to attend college in the fall? Apply for a \$500 Credit Union scholarship today! The application process is very easy and completed all online. Visit our website, www.sunyfredoniafcu.com, for the application and instructions.



Remember, the completed applications and supporting paperwork are due to the New York Credit Union Association *no later than* Friday, January 5, 2024. Applicants must contact the Credit Union to receive a verification code prior to submitting their application. Winners will be announced in May, 2024. Feel free to call us if you have any questions at (716) 673-3585.

CHRISTMAS RAFFLE WINNER

Congratulations to our Christmas Raffle winner this year! Dani McMay was the winner of Buffalo Bills Tailgate Game Day Essentials Gift Box. 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 along with a monetary gift to **local food pantries**. Thank you again for helping out those in need during this holiday season.

ALMOST TAX TIME

Direct deposit is an option for receiving your federal and state income tax refunds, but did you know it is safer AND you receive your refund faster?

To avoid delays in receiving your tax refund, 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, be sure to specify that you would like your refund direct deposited. If you have only a savings account, contact the Credit Union so we can provide you the full 14-digit account number and double check to see if your savings account is set up to accept electronic deposits.





We are pleased to announce **2** new members of our Pink & Blue Club. Congratulations to our proud parents and grandparents!

Ecko Kroll, son of Patricia Lewellyn and Robert Kroll, born August 22, 2023, weighing 6lbs 3oz.

Clara Jones, daughter of Elisabeth and Lee Jones, granddaughter of Joann and Terry Jones and great-granddaughter of Phyllis Jones, born September 14, 2023, weighing 7lbs 14oz.

REPAY

Repay is a secure and convenient way to make your Credit Union loan payments electronically using your routing and account number from another financial institution, or for a small nominal fee, your debit card. Please visit our website www.sunyfredoniafcu.com to access the Repay online payment portal.

GREAT NEWS!

We are excited to welcome 6 new ATMs around the SUNY Fredonia campus. They are located in Steele Hall, Fenton Hall, University Commons, Williams Center, Thompson Hall, and McEwen Hall. These new ATMs will provide much faster and consistently reliable ATM transactions. Do not forget you can use your SUNY Fredonia FCU Check Card at any of these 6 ATMs surcharge free.



Upgrades to the Credit Union ATM security system have also been completed and made possible, in part, by a grant from the New York Credit Union Foundation.

TOTAL SOLAR ECLIPSE

The Chautauqua-Lake Erie region lies along the optimal viewing path for the 2024 Total Solar Eclipse that will cross North America. So that our staff may have the opportunity to witness this extraordinary cosmic phenomenon, the Credit Union will close early, at Noon, on Monday, April 8, 2024.



HOW TO AVOID A SCAM

Unfortunately, scams are becoming more and more prevalent as technology advances. Here are a few common signs of a scam and what you could do to avoid one.

Scammers are often pretending to be from an organization you know. They may be using a real name, like the FTC, Social Security Administration, IRS, or Medicare. They use technology to change the phone number that appears on your caller ID. So, the name and number you see might not be real. Take steps to block unwanted calls and to filter unwanted text messages.

Scammers will often say there is a problem such as you owe money or that someone in your family has had an emergency. Some scammers will say there is a problem with one of your accounts and need you to verify your information. Never give your personal or financial information in response to a request that you did not expect.

Scammers often want you to act immediately and pay in a specific way. If you are on the phone, they may tell you not to hang up so that you cannot check their story. They often insist that you can only pay by cryptocurrency, wiring money, or putting money on a gift card and then asking you to provide them the numbers on the back of the gift card. Never pay someone who insists that you can only pay a certain way and resist the pressure to act immediately.

Most importantly, before you do anything else, tell someone-- a friend, a family member, a neighbor -- what happened. Talking about it could help you realize it is a scam. For more information on scams, please visit, <https://consumer.ftc.gov/scams>

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716-672-8222

19 Norton Place, Fredonia, NY 14063

www.finalcommunications.com