



SUNY FREDONIA FEDERAL CREDIT UNION

Volume 37 • Issue 2
April, 2024

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

ANNUAL MEETING

The 49th Annual Meeting will be held on **Tuesday, May 21, 2024** in the **Williams Center Multi-Purpose**



Room on the SUNY Fredonia Campus. Dinner will be served prior to the meeting. Doors will open at **4:30 PM**. The meeting will begin at **5:00 PM**. An election will be held to fill 2 positions on the Board of Directors and 1 position on

the Credit Committee. All committees will give a report concerning last year's business. We will also honor our scholarship winners at this time. **Door prizes will be given away.** You must be a Credit Union member and present at the meeting in order to win a door prize.

We will also be holding our Annual Meeting cash raffle. You will find enclosed with this newsletter two raffle tickets **that you may purchase**. Raffle tickets are \$1.00 each or 6 for \$5.00. You may bring these tickets with you to the Annual Meeting or return them directly to the Credit Union office. Additional raffle tickets will be available at the Credit Union office and at the Annual Meeting. Remember, you must be present to win a door prize but you do *not* need to be present for the Annual Meeting Raffle.

The college students will be on summer vacation so the parking lots around the Williams Center should be more accessible during the Annual Meeting. If you have never been to an Annual Meeting you are missing a good time. Come meet other members of the Credit Union, have a bite to eat and perhaps even win a prize!

We hope to see you at the Annual Meeting on Tuesday, May 21st!

NOMINATING COMMITTEE NOTICE

The nominating committee is looking for Credit Union members interested in running for seats on the Board of Directors and the Credit Committee. Any Credit Union member in good standing is eligible to seek election. If you are interested, please contact one of the committee members listed below by May 2, 2024.

Angie Astry: angelica.astry@gmail.com / (716) 785-2036

Laurie Didas: ldidas27@gmail.com / (716) 785-8207

Carrie Fix: cfix@brookshospital.org / (716) 445-0069



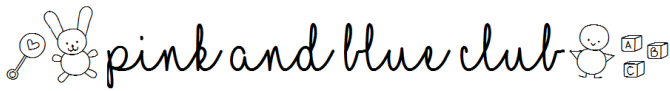
REMINDER

The office will be closing early, at Noon, on Monday, April 8, 2024 for the total solar eclipse. In preparation for the eclipse viewing, the Credit Union will have a *limited* supply of free Eclipse Glasses to provide members. Stop by the office to pick up your glasses and visit www.fredonia.edu/eclipse for details about the University's eclipse day plans.



VACATION LOANS

It's that time of year again! Vacation Loans are available at the Credit Union through August 30, 2024. Spend some time doing what you *love* and with interest rates *as low as 2.9% APY**, you can borrow up to \$3,000 for the vacation of a lifetime! Not planning a vacation? Did you know the Credit Union does not place restrictions on how you use the funds from the vacation loan? You could make home improvements, pay off credit cards or medical bills, repair your vehicle and more! Apply online at www.sunyfredoniafcu.com or stop by our office for more information. **Rates and borrowing limits are based on the member's Experian credit score.*



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

Paul Careccia, grandson of Katharine Bixby, born November 9, 2023, weighing 8lbs 0oz.



Time to think Spring and plan your family fun. This year members can purchase adult and child all day combo pass tickets to Waldameer Amusement Park using the Credit Union's special online discount code. Adult tickets are \$46.00 and Child tickets (48" & under) are \$36.00. To purchase your discount tickets, follow these simple steps:

1. Visit www.waldameer.com
2. Click "buy tickets online"
3. Click "Buy combo passes/Wally cards"
4. Click the "promo code" button
5. Enter discount code: SUNYFCU20242024
6. Purchase passes

***REVISED* FEE SCHEDULE**

We are making changes to our current fee schedule that will go into effect on May 13, 2024. It is never an easy decision to adjust our fees especially since we take pride in offering our members low interest rate loans, low fees and great interest rates on savings. The table below lists the four fees impacted. To view our full fee schedule visit: <https://sunyfredoniafcu.com/forms-docs/fee-schedule/>

- Outgoing International Wire Transfer
\$65.00 (US Dollars to Foreign Currency)
\$95.00 (US Dollars to US Dollars)
- Visa Debit Card Priority Shipment - \$50.00
- GAP Insurance - \$175.00

INACCURATE TRANSACTIONS

Have you purchased goods or services using your VISA Check Card (debit card) and noticed there was an error with the transaction? Maybe the merchant did not provide the goods or services you ordered or

you were not charged appropriately. There is a dispute process the Credit Union can assist with to safeguard you from dishonest or inaccurate behavior from a merchant. The Credit Union advises members to contact the merchant first to provide a credit or provide some other sort of remedy. If the merchant refuses to provide a refund in accordance with the sales agreement, you may have a valid claim to file a dispute.

It is important to retain all relevant correspondence with the merchant. In order to file a dispute, the Credit Union will ask you to try and provide the following documentation:

- How you contacted the merchant about the charge, for example: phone, email, live chats, letter or in person-(copies/screen shots of all correspondence)
- All dates of contact with the merchant including merchant contact name and phone number
- Detailed description of your attempt to resolve the dispute with the merchant
- Description of merchandise or goods ordered
- Sales slips / receipts
- Copy of proof of payment or credit voucher (cancelled checks, receipts or account statements)
- Date you expected to receive merchandise and/or tracking information
- Proof of cancellation / return – cancellation number, cancellation policy acknowledgement, receipt for return shipping and tracking number

DESIGNATING BENEFICIARIES

Have you considered what will happen to your account in the event that something should happen to you? Naming a beneficiary on your account and IRA will eliminate unnecessary red tape when it comes time to settle your affairs. All it takes is a few key pieces of information. Call us at (716) 673-3585 to request the beneficiary form or stop into the office to add your beneficiary today!



Seeking Member Owned Businesses!

Members supporting Members

You could see your business information and company logo placed here.

If you are interested in sponsoring our newsletter, please contact the Manager at credit.union@fredonia.edu or (716) 673-3585