



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 DAY

In conjunction with International Credit Union Week, we will be hosting our annual Member Appreciation Day on **Wednesday, October 16th**. The event will run from 10:00 a.m. to 2:00 p.m. in **Room G103B of the Williams Center**, located on the SUNY Fredonia campus. 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 16th** 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. 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 17, 2025.** Winners will be announced in late April, early 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 4th through December 6th. For each item brought in you will receive a free chance for our holiday raffle. The raffle prize is a cheerful holiday plush penguin tucked in a green wreath featuring twinkle lights and plays "*Deck the Halls*" while swaying to the music. You may also purchase raffle tickets for \$1.00 each. The drawing for the raffle will take place on **Monday, December 9th**.



DECK THE HALLS!

It is time to deck the halls. Make it easier with a holiday loan. Beginning **Oct. 1st**, Holiday Loans are back! The interest rate can be *as low as 2.9% APR** with a maximum borrowing amount of up to \$3,500. Loan applications are available in the office or on our website: www.sunyfredoniafcu.com. This offer expires on January 31, 2025.

(*Rates and amount borrowed based on individual credit score and debt ratio. Please contact the Credit Union for full details.)

STOCKING STUFFERS

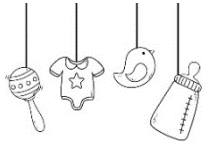
\$2 bills and Holiday Gift Envelopes are available this holiday season at the Credit Union! Ask a staff member for more information.

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 debit card 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!

Oakley Degenfelder, daughter of Nicole and Nathan Degenfelder, granddaughter of Donna and Charles Howlett, born July 2, 2024 weighing 8lbs, 2oz.



HOLIDAY HOURS

Just a reminder, the Credit Union will be CLOSED Thanksgiving Day and the day after Thanksgiving, Friday, Nov. 29th. If you have direct deposit, your payroll will get posted on November 29th 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 27th, will be extended 8:00 a.m. until 4:00 p.m. Please plan your Thanksgiving spending ahead of time!

Our hours will be 9:00a.m. until Noon on Tuesday, December 24th. We will be closed on Wednesday, December 25th for Christmas. We will be open Thursday, December 26th from 8:00am to 4:00pm.



For New Year's Eve, Tuesday, Dec. 31st, our hours will be 9:00a.m. until Noon. We will be closed on Wednesday, January 1st on New Year's Day. We will be open Thursday, January 2nd, from 8:00am to 4:00pm.



As the ease of online shopping increases, so does the chance of encountering online fraud. It is important to protect yourself and your debit card from online scammers.

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 and well-known website? Is it a secure website? Am I shopping from a link clicked in a social media ad or phishing email? Is the price for this item too good to be true? Am I signing up for a free trial that I will need to cancel? Is there merchant contact information in case I have a problem?

Look for HTTPS (not HTTP) and a padlock symbol near the URL in the web browser's address bar. Use official shopping apps whenever possible and keep apps updated. Pay special attention to any product sold by other retailers ("marketplace sellers") that is not coming from an official online store like *Amazon* or *Best Buy*, for example. Do not store your payment details with an online store. Avoid paying for items with non-traditional payment methods like a wire transfer, gift cards, money orders, or payment apps (Venmo, CashApp, Zelle, etc). When shopping online, use a secure internet connection versus a public wi-fi network. Regularly monitor your banking transactions.

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.

BACKPACK GIVEAWAY WINNERS

Congratulations to this year's back to school backpack giveaway winners. Thank you to all who participated by depositing their summer savings at the Credit Union!



Jaxx Schnur
Grade: Pre-K



Laura Szalkowski
Grade: 5th



Kameron Keppel
Grade: 8th



Katherine Proper
Grade: 9th

2025 MONTHLY PLANNERS

The 2025 8"x10" monthly planners are now available in two different styles at the Credit Union, a spiral bound, hard cover for a \$5 donation and a soft cover for a \$3 donation. All donations raised will be given to local food pantries. Supplies are limited. Stop by the Credit Union to get yours before they are sold out.