



SUNY FREDONIA FEDERAL CREDIT UNION

Volume 39 • Issue 1
January, 2025

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.

MEMBER APPRECIATION 2024

Our Member Appreciation Day was well attended on October 16, 2024. 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 | Debra Karpinske-Keyser |
| \$75 | Katie Siragusa |
| \$50 | Elizabeth Meadows |
| \$25 | Joan Schnur |
| \$25 | Mary Lou Bartkowski |
| \$25 | Chip Riewaldt |
| \$25 | Karly Sutton |
| \$25 | Kim Hollman |

LAST CALL FOR HOLIDAY LOANS

Does your bank account have the post-holiday blues? Our holiday loans are available until January 31, 2025. 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.

CHRISTMAS RAFFLE WINNERS

Congratulations to our Christmas Raffle winner this year! Sandra Vedovato was the winner of the cheerful holiday plush penguin. 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.

SCHOLARSHIP DEADLINE



The January 17, 2025 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 17, 2025. Applicants must contact the Credit Union to receive a verification code prior to submitting their application. Winners will be announced in May, 2025. Feel free to call us if you have any questions at (716) 673-3585.



ATM NETWORK

We are excited to announce a new benefit for our debit card holders! The Credit Union has joined the Allpoint surcharge free ATM Network. With over 55,000 participating surcharge-free ATMs worldwide, your cash is never far away! Allpoint ATMs are located in popular retail stores such as Target, CVS Pharmacy, Rite Aid, Circle K, Walgreens, Speedway, Kroger and Wegmans. In Chautauqua County, you may also visit Signals, Green Frog, Save-A-Lot (Silver Creek), and American Legion Posts #59 & #62. Look for the Allpoint Logo on participating ATMs!

Both the online banking mobile app and our website features an "ATM Locator" link to find an Allpoint ATM near you. You may also visit www.allpointnetwork.com



Please join us in welcoming our newest employee, Trisha, to the Credit Union. Please stop by to meet her and say hi!

2025 MONTHLY PLANNERS

The 2025 8"x10" monthly planners are still 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. Stop by the Credit Union to get yours. We can also mail you a calendar and deduct the calendar and shipping costs directly from your account!

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.

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 to request the beneficiary form or stop into the office to add your beneficiary today!

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, contact the Credit Union to let us know you have a new job so we can update your payroll deduction to continue to make loan payments.

CANDY BARS



Need an afternoon treat? Stop into the Credit Union for a candy bar. They are available for a \$1.50 donation or you can get a king size candy bar for \$3.00. All candy donations support our local food pantries.

IT'S TIME TO CELEBRATE!

As we approach a significant milestone, we are proud to announce SUNY Fredonia FCU will be celebrating its **50th Anniversary** in 2025! This remarkable achievement reflects five decades of commitment to our members, community and values and we are excited to celebrate this special occasion.

The past 50 years have been filled with growth, progress, and most importantly, the privilege of serving you – our valued membership. To commemorate our **50th Anniversary**, we are rolling out a series of exciting promotions throughout 2025. We want to thank you for your loyalty and trust over the years and these special offers are our way of celebrating this incredible journey with you. Here is a sneak peek of what's to come:

1. **Low-Rate Loans:** In appreciation of our members' ongoing support, we will be offering a low-rate anniversary personal loan. We will discount Recreational Vehicle rates and host gas card giveaways for financing an auto loan with us!
2. **50th Anniversary Certificate Promotion:** We are launching a limited time Golden Anniversary CD Rate that will give you the perfect opportunity to grow your savings while celebrating our special milestone.
3. **Special Member Giveaways:** Throughout the year the Credit Union will host *Sweet Treats and Swag Days*.
4. **Member Referral Program:** Help us celebrate and grow the Credit Union for the future with our anniversary referral program. You and your referral can be entered to win cash prize giveaways!
5. **Annual Meeting Celebration:** In May, we have a special agenda for our annual meeting that you won't want to miss. Connect with fellow members, hear from leadership about our future plans and reminisce about our past history. A fun evening is in store!

Stay tuned for more updates on our anniversary promotions and events throughout 2025. We cannot wait to commemorate with you! Here's to 50 years of excellence, and many more to come.