



NEWSLETTER

Volume 45, Issue 2 | April, 2025

SUNY FREDONIA FEDERAL CREDIT UNION



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

Phone
(716) 673-3585

Fax
(716) 673-3685

Email
credit.union@fredonia.edu

Website
www.SUNYFredoniaFCU.com

Avoid Returned Mail Fees
Update your contact info anytime -
submit a Change of Address form
found under "Forms & Docs" on
our website.

SFFCU Hours & Location
M, F 9 - 4
T, W 9 - 2
Thur 8 - 4

G139 Williams Ctr.
280 Central Ave
Fredonia, NY 14063

**InnerLakes FCU Silver Creek
Hours & Location**
M - F Noon - 5

232 Central Ave
Silver Creek, NY 14136

JOIN US FOR THE ANNUAL MEETING

This year marks a major milestone—our 50th Anniversary—and we're celebrating in a big way! Join us on Tuesday, May 20, 2025, in the Williams Center Multi-Purpose Room on the SUNY Fredonia Campus for a special evening filled with exciting surprises.

- Doors Open at 4:30 PM
- Complementary Buffet Dinner Served Before the Meeting
- Meeting Begins at 5:00 PM

This year's meeting will feature:

- Introductions and Reports – Get an update on last year's activities and accomplishments
- Elections – Vote for two positions on the Board of Directors and two positions on the Credit Committee
- Scholarship Awards – Celebrate our outstanding high school seniors
- Door Prizes & 50th Anniversary Giveaways – Be present for a chance to win! *(You must be a Credit Union member and attend the meeting to be eligible for door prizes.)*
- Annual Meeting Cash Raffle Drawing – Bigger Cash Prizes this year. *(You do not need to be present to win the cash raffle!)*

Included in this newsletter are two raffle tickets for purchase. Proceeds help offset the cost of the Annual Meeting. Your support is greatly appreciated!

- \$1.00 per ticket or 6 for \$5.00
- Bring your tickets to the meeting or return them to the Credit Union office.
- Additional tickets will be available at both the Credit Union office and the Annual Meeting.

With the university students on summer break, parking near the Williams Center will be more accessible. If you've never attended an Annual Meeting, this milestone meeting is the perfect time!

Enjoy a great meal, meet fellow Credit Union members, and maybe even win a prize!

N O M I N A T I N G COMMITTEE NOTICE

The Nominating Committee is seeking dedicated Credit Union members interested in serving on the Board of Directors and the Credit Committee. This is a great opportunity to make a difference and help shape the future of the SFFCU. Any member in good standing is eligible to run for election. If you would like to get involved or learn more, please reach out to one of the committee members listed below by May 5, 2025.

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

MEMBER REFERRAL PROGRAM

We are excited to celebrate 50 years of serving our members - so we are giving YOU the chance to win! From March 1 to December 1, 2025, you will earn an entry to win a \$50 cash prize for each new eligible member you refer to
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SFFCU who open an account. There is no limit to how many referrals you can make-every successful referral means another chance to win! The referred member must be in our field of membership eligibility, open a savings & checking account with direct deposit for both you and the new member to be entered to win. Winner will be drawn on the last business day of the each month.

50th ANNIVERSARY UNSECURED LOAN

As part of our 50th Anniversary celebration, we are excited to offer a limited-time unsecured loan to show our appreciation.

- 5.00% APY*, borrow up to \$5,000, 18-Month Term

This special loan will replace our traditional 2025 Vacation loan and is available to all members, regardless of credit score. Whether you are looking to consolidate debt, take a trip, make a big purchase, or simply build or repair your credit, this unbeatable rate is yours to use however you choose! Apply online at www.SUNYFredoniaFCU.com or stop by our office for more information.

**APY = Annual Percentage Yield and borrowing capacity is based on credit score.*

CLOSINGS & EVENTS

May 20th - Annual Meeting

CLOSED:

May 26th - Memorial Day

June 19th - Juneteenth National Independence Day



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

Presleigh Seabolt, daughter of Hunter and Wayne Seabolt III, granddaughter of Kimberly and Wayne Seabolt, born November 9, 2024, weighing 7lbs, 9oz.

WALDAMEER PARK

Once again, SFFCU is offering discounted combo tickets to Waldameer Amusement Park & Water World in Erie, Pennsylvania. Tickets will be available for purchase at the Credit Union or online starting late May. Tickets are \$40.00, if purchased in the Credit Union. Can't make it to the Credit Union? No Problem! You can easily purchase discounted tickets online by visiting waldameer.com and purchase combo passes using promo code: **SUNYFCU2025**

IMPORTANT REMINDER: FOR AUTO & RV LOAN HOLDERS

As part of your loan agreement, you are required to provide current proof of insurance coverage that lists the Credit Union as the lien holder. Your policy must include comprehensive and collision coverage with a \$1,000 or less deductible. This applies to all collateral types such as cars, trucks, motorcycles, winter craft, water craft, ATVs, campers and recreational vehicles.

If you change insurance providers, be sure your new policy meets these requirements to avoid unnecessary calls or emails requesting proof of coverage.

Thank you for helping us keep your records current and your loan in good standing!



RATE CORNER

Shares & Clubs | 0.75%

IRA Share | 1.60%

1 Yr. Share Certificate | 2.50% APY*

**APY = Annual Percentage Yield. \$500 Minimum. Early withdrawal penalty may reduce earnings.*

LENDING

Auto Loans *as low as* 3.9%
(1 - 4 yrs.)

Auto Loans *as low as* 4.9%
(5 - 6 yrs.)

Auto Loans *as low as* 5.9%
(7 yrs.)

Personal Loans *as low as* 6.4 %
(1 - 3 yrs.)

Personal Loans *as low as* 8.4%
(4 - 6 yrs.)

50th ANNIVERSARY PROMOTIONS

5 mo. Share Certificate | 5.00% APY**

***APY = Annual Percentage Yield. \$50 Minimum - \$5,000 Maximum. Promotion is subject to end without notice. 1 certificate per account. No rollover. Early withdrawal penalty may reduce earnings.*

RV Loans | 5.00%

A+, A, B credit scores - finance up to 10 yrs.
C, D, E credit scores - finance up to 6 yrs.

Personal Loan | 5.00%

Borrow up to \$5,000 for 18 mo. (available through 8/31/2025)

Finance your auto loan with the Credit Union and you will be entered to win a \$50 gas card!

