



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

**Phone**  
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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

## **ANNUAL MEETING REPORT**

The 50<sup>th</sup> Annual Meeting was attended by over 250 members on Tuesday, May 20, 2025 in the Multi-Purpose Room of the Williams Center on the SUNY Fredonia Campus. To commemorate our five decade milestone, every member in attendance received a gift bag of Credit Union branded keepsakes. Terry Tzitzis delivered the President's Report and Laura Proffitt gave the Manager's Report, announced the elections and presented the nominations.

This year, in honor of our 50<sup>th</sup> Anniversary, the Credit Union awarded scholarships to ten deserving high school students. The Frances C. Granata Scholarship was presented to Riley Smith Mallon. The Paul T. Schonhart Scholarship was presented to Madeline Saunders. The Patricia M. Rushboldt Scholarship was awarded to Charles Domenico. The James Schwerk Scholarship was presented to Benjamin Seigel. The Diane Earle Scholarship was awarded to Hannah Kwilos. The Frederick Ullman Scholarship was awarded to Cameron Ingram. The Raymond Lindquist Scholarship was awarded to Branston Lindquist. The Nancy Narraway Scholarship was awarded to Jared Sek. The Joann Jones Scholarship was awarded to Danielle Palisin. The Terry Tzitzis Scholarship was awarded to Madison White.

A special presentation was made to the current Credit Union Board Members to recognize their combined 91 years of service to the Credit Union.

Angi Astry, assisted by Dee Earle and Joe Carrus, emceed our Annual Meeting Door Prize and Raffle Drawings. 43 door prizes were awarded, including gift certificates

and generous donations from Liberty Winery, Noble Winery and Merritt Winery.

### **Raffle Ticket Winners:**

1 <sup>st</sup> Prize:	\$250	A. Tzitzis
2 <sup>nd</sup> Prize:	\$150	C. Neubeck
3 <sup>rd</sup> Prize:	\$100	L. Ensign
4 <sup>th</sup> Prize:	\$75	J. Bilharz
5 <sup>th</sup> Prize:	\$50	T. Heitzenrater
6 <sup>th</sup> Prize:	\$25	B. Jank
7 <sup>th</sup> Prize:	\$25	T. Sears
8 <sup>th</sup> Prize:	\$25	S. Pagano

The following are the Officers for 2025:

President – Terry Tzitzis  
Vice President – Dee Earle  
Secretary – Judy Langworthy  
Treasurer – Carrie Fix

Pictures from the event are posted on our website, under News & Information, the Annual Membership Meeting link.

To those that attended the Annual Meeting: we hope you had a great time and enjoyed the dinner service. Thanks for making it another successful year for the Credit Union. Please let us know if there is a way that we can serve you better!

## **WALDAMEER TICKETS**

The Credit Union has tickets for Waldameer Amusement Park, located in Erie, Pennsylvania, on sale in the office and online. The ticket includes admission to both the water and amusement park. Tickets for 48" and over can be purchased in the office for \$48.00. Children 48" and under are \$38.00. The tickets are good for any day the park is open, and parking is free! If you cannot stop by the Credit Union, tickets may also be purchased online using discount code **SUNYFCU2025**. To purchase tickets online or for more information visit [www.waldameer.com](http://www.waldameer.com).

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## **CHAUTAUQUA COUNTY FAIR TICKETS FOR SALE**

The 2025 Chautauqua County Fair is July 15–20 in Dunkirk, New York. Pre-sale tickets are available at the Credit Union for the special price of \$10.00. Be sure to purchase your tickets and check out the midway rides, Grandstand events, Mini Stage Events, Agricultural Events and much more! For more information, please visit the fair's website at <https://www.chautauquacofair.org/>

## **BACK TO SCHOOL BACKPACK GIVEAWAY**

For all our members grades K-12, the Credit Union is hosting our annual backpack giveaway! How can you get entered to win? Deposit money, in person, into your savings account and receive an entry to win a backpack full of back-to-school supplies. Every deposit made through August 18<sup>th</sup>, earns an entry! (one entry per day) Four lucky names will be drawn August 19, 2025. Let the summer savings begin!

## **SAVE THE DATE**

Mark your calendars! Member Appreciation Day is Wednesday, October 22, 2025, from 10:00am – 2:00pm in the Williams Center Multi-Purpose Room. Join us!

## **MOBILE DEPOSIT**

We are excited to announce that Remote Deposit Capture is now available through our mobile app. To

## **CLOSINGS & EVENTS**

### **CLOSED:**

July 4<sup>th</sup> - Independence Day

September 1<sup>st</sup> - Labor Day



Welcomed a new child or grandchild to your family? Open a Pink & Blue savings account with the baby's social security card **or** social security number and birth certificate. A piggy bank and baby's first deposit is gifted by the Credit Union. If you wish to have the good news posted in our newsletter, we will ask a parent or guardian to complete a release form.

ensure your check deposit is accepted, the back of the check **must include the following:**

Your Signature  
For Mobile Deposit Only  
SUNY Fredonia FCU

The maximum daily deposit amount is \$2,500 and \$10,000 per month. The maximum items (checks) per day is 3 and 20 per month.

Per our policy, we cannot accept the following checks via mobile deposit:

-Third party checks; which are checks payable to any person or entity other than the person or entity that owns the account that the check is being deposited into.

- US Treasury Checks (ex., income tax refund checks)

The mobile deposit file is reviewed once each business day at 1 pm. Be sure to review your mobile deposit history to see if your check deposit was accepted or rejected.

For more details, including step-by-step instructions and FAQs, visit our website at [www.sunyfredoniafcu.com/online-services-remote-deposit/](http://www.sunyfredoniafcu.com/online-services-remote-deposit/)

## **MEMBER REFERRAL PROGRAM**

Congrats to May's Member Referral winners, Mary and Matthew Ramsey! They each won \$50 dollars for referring new members. Thanks for helping us grow!

## **GAS CARD GIVEAWAY WINNERS**

January - H. Seabolt

February - K. Hanlon

March - J. Ferry

April - A. Warner

May - M. Smith



## **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.)

## **50<sup>th</sup> 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/member. 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!**

