

# NEWSLETTER

Volume 45, Issue 4 | October, 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

## MEMBER APPRECIATION DAY

Our 50<sup>th</sup> Anniversary celebration continues with Member Appreciation Day on Wednesday, October 22<sup>nd</sup> from 10:00a.m. to 2:00p.m. in the Williams Center Multi-Purpose Room on the SUNY Fredonia campus. Join us for games, music, a photo booth, Spin the Wheel prizes, and more! All attendees will receive a Credit Union branded golf umbrella, plus refreshments will be served. Do not miss our Member Appreciation Door Prize Raffle - only members who attend and register are eligible to win cash prizes! Mark your calendars and stop by on October 22<sup>nd</sup>. We cannot wait to thank you for your membership!

## HOLIDAY LOANS

Make this holiday season a little brighter with a holiday loan from the Credit Union. Starting **Oct. 1<sup>st</sup>**, Holiday Loans are back! Borrow up to \$3,500 with rates *as low as* 2.9% APR\*. Applications are available in the office or on our website: [www.SUNYFredoniaFCU.com](http://www.SUNYFredoniaFCU.com). But do not wait- this special offer ends January 30, 2026. (\*Annual Percentage Rate and loan amount based on credit score.)

## NEED MONEY FOR COLLEGE?

Attention high school seniors! If you are planning to attend college and are a member of the Credit Union, you could be eligible for a scholarship award of \$500 - \$1,000. Applications are available now at [www.SUNYFredoniaFCU.com](http://www.SUNYFredoniaFCU.com). There is no fee to apply, but applicants must be Credit Union

members. All completed applications and supporting documents should be submitted electronically by the January 9, 2026 deadline. Winners will be announced in early May. For more details about the program, contact our office at (716) 673-3585. Best of luck to all our seniors!!!

## REPAY PAYMENT SCHEDULES

If you have set up a recurring loan payment schedule through Repay, please take time to regularly check that your payments are processing correctly. In some cases, you may need to renew or update your payment schedule. For added peace of mind, consider enrolling in Online Banking if you have not done so already. It is a convenient way to monitor your account and confirm loan payments are being applied as expected.

## HOLIDAY FOOD DRIVE

This holiday season, the Credit Union is sponsoring a Food Drive to support our local food pantries. From November 10<sup>th</sup> - December 5<sup>th</sup>, we will be collecting unexpired, non-perishable and canned food items. For each item you donate, you will receive a free entry into our holiday raffle. The raffle prize is an animated snowman duo roasting marshmallows, singing and dancing to "*Up on the Housetop*". Raffle tickets can also be purchased for \$1.00 each. The drawing will take place on Monday, December 8<sup>th</sup>.

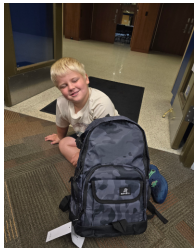
## DON'T FORGET

Keep your contact information up to date with the Credit Union! Falcon, our automated fraud  
*(continued on page 2)*

monitoring system, may call or text you to verify unusual debit card charges - ensuring your holiday shopping goes smoothly!

### **BACKPACK GIVE-AWAY WINNERS**

Congratulations to this year's lucky winners of our Back to School Backpack Give-away! Thank you to all who participated by saving with the Credit Union this summer!



Jaxx Schnur  
Grade: K



Ryan Johnson  
Grade: 11



Gracia Domenico  
Grade: 12



Dorothy Schnur  
Grade: 3

*Our winners showing off their new backpacks filled with school supplies.*

### **MEMBER REFERRAL PROGRAM**

A big shout-out to July's winners, Josh and Valerie Kneiting, and August's winners, Lori and Cody Johnson! Each won \$50 for referring new members to the Credit Union. Thank you for helping us grow - your referrals make a difference!

### **GAS CARD GIVE-AWAY WINNERS**



June  
L. Schneider



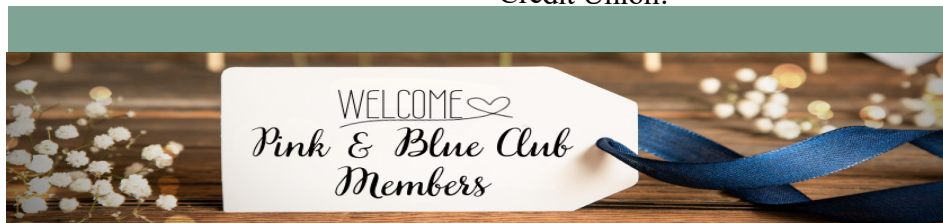
July  
D. Pawlak



August - J. Williams

### **STOCKING STUFFERS**

Make your holidays extra festive with \$2 bills and Holiday Gift Envelopes, available now at the Credit Union!



We are pleased to announce **3** new members of our Pink & Blue Club. Congratulations to our proud parents, grandparents and great-grandparents!

**Riley Looney**, grandson of Patricia Muldowney, born February 26, 2025 weighing 7lbs, 11oz.

**Scarlett Marcey**, daughter of Shelby and Stephen Marcey, granddaughter of Laura and David Harford, born April 15, 2025 weighing 7lbs, 7oz.

**Ellianna Howard**, daughter of Makayla Apthorp and Benjamin Howard, granddaughter of Mary Jo and Walter Apthorp, great-granddaughter of Susan and Daniel Chapman, born April 29, 2025 weighing 7lbs, 13oz.



### **RATE CORNER**

Shares & Clubs | 0.75% APY\*

IRA Share | 1.60% APY\*

1 Yr. Share Certificate | 2.50% APY\*  
\$500 Minimum. Early withdrawal penalty may reduce earnings.

### **LENDING**

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

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

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

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

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

### **50th ANNIVERSARY PROMOTIONS**

**5 mo. Share Certificate | 5.00% APY\***  
\$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% APY\***

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

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

\*APY = Annual Percentage Yield.

### **CLOSINGS**

October 13<sup>th</sup> - Columbus Day  
November 11<sup>th</sup> - Veteran's Day  
Nov. 27<sup>th</sup> & 28<sup>th</sup> - Thanksgiving  
December 24<sup>th</sup> - Closing at Noon  
December 25<sup>th</sup> - Christmas Day  
December 31<sup>st</sup> - Closing at Noon  
January 1<sup>st</sup> - New Year's Day