



NEWSLETTER

Volume 46, Issue 2 | April, 2026

SUNY FREDONIA FEDERAL CREDIT UNION



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

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credit.union@fredonia.edu

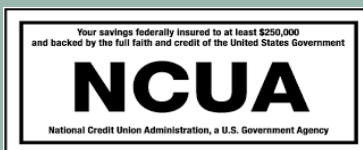
Website
www.SUNYFredoniaFCU.com

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



JOIN US FOR THE ANNUAL MEETING

The 51st Annual Meeting will be held on Tuesday, May 19, 2026 in the Williams Center Multi-Purpose Room on the SUNY Fredonia Campus. The doors open at 4:30 PM. A complementary buffet dinner will be served before the meeting. The 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 three positions on the Board of Directors and two positions on the Credit Committee
- Scholarship Awards – Celebrate our outstanding high school seniors
- Door Prizes – 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 – Win up to \$250.00! *(You do not need to be present to win the cash raffle.)*

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

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 to purchase at both the Credit Union and the Annual Meeting.

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 Credit Union. 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, 2026.

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

WALDAMEER PARK

Once again, the Credit Union 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 \$42.00, 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: **SUNYFCU2026**

DEBIT CARD CHIP CARE

Caring for your debit card chips helps ensure smooth, reliable transactions every day. Here are
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simple ways to keep your chip working at its best.

Keep Your Chip Clean

- Gently wipe the chip with a soft or microfiber cloth to remove dirt, oils, and everyday buildup
- When needed, use a cotton swab lightly moistened with 70% isopropyl alcohol
- Avoid scrubbing or using abrasive materials, which can damage the chip's surface

Keep Your Card Dry

- If your card gets wet, allow it to fully dry before using it in any card reader
- Never soak the card in cleaners or liquids

Protect It From Damage

- Store your card in a protective sleeve or wallet slot to prevent scratches from keys, coins, or other items
- Keep the card away from magnets and strong magnetic fields
- Avoid bending or exposing the card to extreme temperatures

Smooth Transactions Start With Proper Use

- When inserting your card, make sure the chip is facing up and fully inserted into the terminal
- If you experience repeated read errors, gently clean the chip and try again

Taking a moment to care for your chip card helps extend its life and ensures trouble-free use whenever you shop or access your account.

LIFE OR DISABILITY CLAIMS

Credit life and disability insurance, available through TruStage, can

help protect your loan during unexpected life events.

How the Coverage Helps

Credit Life Insurance: may pay off all or part of your loan in the event of your death.

Credit Disability Insurance: may make your loan payments if you become unable to work due to illness or disability.

Premiums are conveniently included in your loan payment, eliminating large upfront costs and providing added peace of mind.

If you have this coverage, consider letting a trusted family member know. In the event you are incapacitated, they can help notify the Credit Union and begin the claims process if needed.

Filing a claim is very simple. Contact the Credit Union as soon as possible to provide the last date worked or date of death. The Credit Union will submit the necessary forms to TruStage.

If you are applying for a loan, consider discussing these insurance options with the Credit Union to determine if they are right for you. (Restrictions may apply.)

GRANT RECIPIENT

Thanks to funding, in part, from the New York Credit Union Foundation's IMPACT grant, the Credit Union was able to purchase AssetLiabilityManagement-ware & Budget-Ware software systems to strengthen our operations!



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

Logan Anderson, son of Katelyn and Matthew Anderson, grandson of Becky and Russell Siragusa born October 29, 2025, weighing 7lbs, 14oz.



RATE CORNER

Shares & Clubs | 1.00%

IRA Share | 1.60%

1 Yr. Share Certificate | 3.50% APY*

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

LENDING

NEW VEHICLE AUTO SPECIAL

Promotion ends 5/29/2026

2024 or Newer - finance up to 5 yrs
as low as 1.9% APR* A+, A credit scores
as low as 5.4% APR* B,C,D,E credit scores

2024 or Newer - finance up to 6 yrs
as low as 4.9% APR*

2024 or Newer - finance up to 7 yrs
as low as 5.9% APR*

USED OR REFI'D AUTO LOANS

2023-2014 as low as 3.9% APR* 1-4 yrs
as low as 4.9% APR* 5-6 yrs

2013-2007 as low as 5.9% APR* 1-3 yrs

PERSONAL LOANS

as low as 6.4% APR* 1 - 3 yrs

as low as 8.4% APR* 4 - 6 yrs

RV LOANS

New / Used - finance up to 10 yrs
as low as 5.5% APR* A+, A, B credit scores

New - as low as 7.5% APR*

Used - as low as 9.0% APR*

C, D, E credit scores - finance up to 6 yrs

VACATION LOANS

Borrow up to \$3,500 for 1 yr
as low as 2.9% APR*

Promotion ends 8/31/2026

*APR = Annual Percentage Rate

CLOSINGS & EVENTS

May 19th - Annual Meeting

CLOSED:

May 25th - Memorial Day

June 19th - Juneteenth National Independence Day

July 3rd - (Open Until Noon) Independence Day