



NEWSLETTER

Volume 46, Issue 3 | July, 2026

SUNY FREDONIA FEDERAL CREDIT UNION



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

Phone
(716) 673-3585

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(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

ANNUAL MEETING REPORT

The 51st Annual Meeting was attended by over 225 members on Tuesday, May 19, 2026 in the Multi-Purpose Room of the Williams Center on the SUNY Fredonia Campus. Terry Tzitzis delivered the President's Report and Laura Proffitt gave the Manager's Report and presented the nominations for the Board and Credit Committee. Cara Pleszewski announced the election results. The following are the Officers for 2026:

President – Terry Tzitzis
Vice President – Dee Earle
Secretary – Judy Langworthy
Treasurer – Joe Carrus
Credit Com. Chair – Angie Astry
Supervisory Chair – Katie Anderson

This year the Credit Union awarded scholarships to eleven deserving high school students. The Frances C. Granata Scholarship was presented to Sydney Dobmeier. The Paul T. Schonhart Scholarship was presented to Ryleigh Donato. The Patricia M. Rushboldt Scholarship was awarded to Adam Hartung. The James Schwerk Scholarship was presented to Gracia Domenico. The Diane Earle Scholarship was awarded to Neshwan Arif. The Frederick Ullman Scholarship was awarded to Jackson Spangler. The Raymond Lindquist Scholarship was awarded to Elizabeth Proper. The Nancy Narraway Scholarship was awarded to Henry Warner. The Joann Jones Scholarship was awarded to Cashis Montour. The Terry Tzitzis Scholarship was awarded to Cooper Stenger. The Judy Langworthy Scholarship was awarded to Brayden Keppel.

Angie Astry, Joe Carrus and Dee Earle emceed our Annual Meeting Door Prize and Raffle Drawings. 36 door prizes were awarded.

Raffle Ticket Winners:

1st Prize: \$250 T. Morrissey
2nd Prize: \$150 R. Siragusa
3rd Prize: \$100 C. Dufresne
4th Prize: \$ 75 K. Scofield
5th Prize: \$ 50 K. Scofield
6th Prize: \$ 25 A. Anderson
7th Prize: \$ 25 C. Jager
8th Prize: \$ 25 M. Igoe
9th Prize: \$ 25 A. Anderson
10th Prize: \$ 25 T. Marino

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!

BIG NEWS IS TAKING SHAPE!

We are excited to share that plans are underway for a new branch and ATM location at the New York Medical Center in Irving, New York! While it is still early in the development process, we are working behind the scenes to bring expanded service and convenience to our members. Stay tuned for updates as the project develops. We cannot wait to share more details in the months ahead!

SAVE THE DATE

Mark your calendars! Member Appreciation Day is Wednesday, October 21, 2026, from 10:00am – 2:00pm in the Williams Center Multi-Purpose Room. Join us!

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 can be purchased for \$42.00 in the office. If you cannot stop by the Credit Union,

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tickets may also be purchased online using discount code **SUNYFCU2026**. 48” and over can be purchased for \$50.00. Children 48” and under are \$39.00. The tickets are good for any day the park is open, and parking is free! To purchase tickets online or for more information visit www.waldameer.com.

CHAUTAUQUA COUNTY FAIR TICKETS

The 2026 Chautauqua County Fair is July 21-26 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 www.chautauquacofair.org

SET IT...BUT DON'T FORGET IT!

We encourage all borrowers to regularly review their loan payments and account activity. Please take a moment to verify that your loan payments are happening as expected. If your payment is made through payroll deduction, confirm that the deduction and transfer are occurring correctly.

Changes in payroll processing or employment can sometimes affect scheduled payments. If you notice a missed payment or have any questions about your loan, contact the Credit

CLOSINGS

July 3rd - Closing at Noon

September 7th - Labor Day

Union right away at (716) 673-3585. Catching issues early can help prevent delinquency, late fees and unnecessary stress.

RESERVED PARKING CHANGES

Due to construction happening in and around Jewett Hall on campus at the intersection of Science Drive and Old Main Drive, our two 30-minute courtesy parking spaces for our members are temporarily unavailable until 2028. We have a 30-minute parking space now available in Dod's Hall Lot #10 by the Student Association van parking.

IMPORTANT REMINDER!!

Often times we receive returned statements for our members. To avoid a returned mail fee, don't forget to contact us when your address or personal information needs to be updated. It is important to keep us advised on any changes to your address, phone number or email address so that we have current contact information on file for you. If you would like to no longer receive paper statements in the mail you can sign up for E-Statements. E-statements give you convenient and secure access to your monthly and quarterly account statements. E-statements are delivered to you electronically via our home banking program. There's no fee for e-statements, and it's easy to sign up. Just log in to your home banking account, click "Statements", agree to the terms, and verify your email address.



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 7/31/2026

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



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.

