

NEWSLETTER

Volume 46, Issue 4 | October, 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

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

In conjunction with International Credit Union Week, we will be hosting our annual Member Appreciation Day on **Wednesday, October 21st** from 10:00 a.m. to 2:00 p.m. in the Williams Center's Multi-Purpose Room on the SUNY Fredonia campus. Refreshments will be served. We will have our **Member Appreciation Raffle** for door prizes. Remember, only those members that attend and register are eligible to win the door prizes. We encourage you to mark **Wednesday, October 21st** on your calendar and come visit with your Credit Union staff. We cannot wait to thank you for your membership!

HOLIDAY LOANS

Make this holiday season merry not scary with a holiday loan from the Credit Union. Starting Oct. 1st, Holiday Loans are back! Borrow up to \$3,500 with rates *as low as* 3.9% APR*. Applications are available in the office or on our website:

www.SUNYFredoniaFCU.com. But do not wait- this special offer ends January 29, 2027. (*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. There is no fee to apply, but applicants must be Credit Union members. All completed

applications and supporting documents should be submitted electronically. The submission deadline will be announced on our website. 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!!!

HOLIDAY FOOD DRIVE

This holiday season, the Credit Union is sponsoring a Food Drive to support our local food pantries. From November 16th - December 4th, 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 a Buffalo Bills snowman LED Christmas Garden Statuary. Raffle tickets can also be purchased for \$1.00 each. The drawing will take place on Monday, December 7th.

DON'T FORGET

As the busy holiday shopping season commences, please remember to make sure your contact information is current with the Credit Union! Falcon, our automated fraud monitoring system, may contact you via voice or text in order to confirm certain debit card charges that may appear out of the ordinary from your day-to-day charges. Keeping your cell phone number up-to-date will ensure that you have no interruptions when holiday shopping for your loved ones.

EXPANDING ACCESS: NEW BRANCH & ATM

Plans are moving right along for the new Credit Union branch at the New York Medical Center (NYMC) in Irving. In the meantime, we are pleased to offer an on-site credit union ATM at

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NYMC, which is currently operational during NYMC's regular business hours. This provides members with convenient access to ATM services while plans for the new branch continue to move forward.

We also want to assure members that the addition of our NYMC location will not affect our existing shared-branching relationship with InnerLakes FCU in Silver Creek. Members will continue to have access to shared-branching services at that location, providing an additional option for convenient in-person service.

We are excited about this opportunity to expand our presence and better serve our members. We will continue to provide updates as the project progresses and look forward to sharing more details in the coming months.

We want to thank you for your continued membership.

STAY ON TOP OF YOUR LOAN PAYMENTS

We encourage all members with loans to regularly review their loan payments and account activity to ensure payments are being processed as expected.

If your loan payment is made through payroll deduction, take a moment to confirm that the appropriate deduction is being made from your paycheck and that the funds are transferring to your loan as scheduled. Changes in payroll processing, employment, or other

circumstances can sometimes impact scheduled payments.

If you notice a missed or incorrect payment, or if you have questions about your loan, please contact the Credit Union as soon as possible at (716) 673-3585.

TRAVELING ABROAD? PLAN AHEAD FOR CONVENIENT ACCOUNT ACCESS

Planning a trip outside the United States? Before you leave, take a few minutes to prepare your credit union accounts and debit card for international travel.

Download our mobile banking app before leaving the country. The mobile app is only available for download while you are in the United States. Once you are overseas, you may not be able to download the app if it is not already installed on your device. Downloading the app in advance will help ensure you can conveniently access your accounts and online banking services while traveling.

Let us know about your travel plans. We can place a travel note on your debit card to help prevent your legitimate purchases from being flagged as potential fraud. Providing your travel dates and destination(s) in advance can help minimize interruptions to your debit card access while you are away.

Taking these simple steps before your trip can help ensure you have convenient access to your accounts and debit card when you need them most.



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 10/31/2026

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*

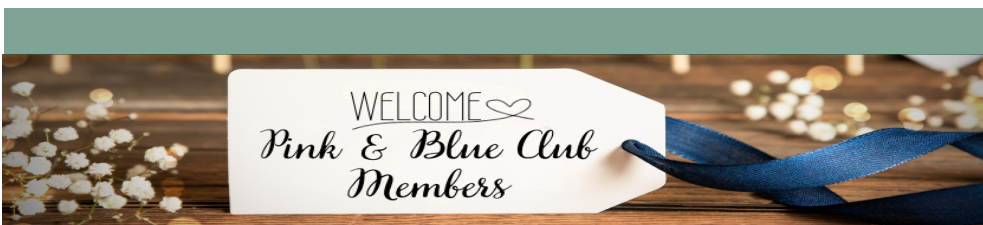
PERSONAL LOANS

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



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

Patrick Tooley, son of Jonathan Tooley and Dominique Quinn, grandson of Jacqueline and Claude Tooley, born March 20, 2026 weighing 6lbs, 15oz.

EVENTS

October 21st - Member
Appreciation Day

CLOSINGS

October 12th - Columbus Day
November 11th - Veteran's Day
Nov. 26th & 27th - Thanksgiving
December 24th - Closing at Noon
December 25th - Christmas Day
December 31st - Closing at Noon
January 1st - New Year's Day