

S H A R I N G

The Spencerport Federal Credit Union Quarterly Newsletter

September 2020

Cartons for Christmas Program AND Angel Tree Gifts for Children

SFCU is thrilled to once again be participating in the **Cartons for Christmas** program this year. This community project helped 102 local families (415 people) last year by providing 8,750 items of food, gift cards and 184 toys for young children.

As you might expect, the program has to operate differently this year due to the Pandemic. Normally we collect non-perishable food items here at SFCU. Because there is no way of knowing what will take place in the months leading up to the first week in December, **we have been asked to collect donations of Cash and Gift Cards rather than food items this year.** This is due to the fact that the program is unable to have the large number of volunteers that it takes to sort and pack all the food that is normally collected. **Cash and gift card donations will be accepted at SFCU from Monday November 9th through Wednesday November 25th.**

We will also be an **Angel Tree location!** Stop in and select an Angel off the tree and purchase a holiday gift for that child. **Angels will be available starting Monday November 16th. Gifts should be returned to us by 2PM Friday December 4th. Gifts should be wrapped and have the original Angel Tree tag taped to them.**

Please contact the event chairpersons, Glenn and Maureen Granger, should you need additional information or to nominate a local family in need. 585-352-3119 CartonXmas@aol.com



AND

International Credit Union Day



**Local Service.
Global Reach.**

2020 Annual Meeting

Unfortunately, due to the Pandemic, our Annual Meeting and picnic had to be cancelled this year.

Instead, we will have the business portion of our annual meeting at 10AM on International Credit Union Day, Thursday October 15th, right here at the Credit Union. Refreshments will be provided. We will have lots of giveaways and the opportunity to win gift cards. Written annual reports will be provided. We will hold an election for the Board of Directors. Our charter requires that at least 15 members over 18 years of age be in attendance for this event.

Our very popular Pocket Calendars and Wall Calendars will be available on International Credit Union Day.

Upcoming Holiday Closings and Special Hours:

CLOSED: Columbus Day: 10/12, Veteran's Day: 11/11, Thanksgiving Day: 11/26, Black Friday: 11/27, Christmas Day: 12/25, & New Year's Day: 01/01/21

SPECIAL HOURS: Wednesday Nov 25: Open 8:30AM-6PM. Thursday Dec 24: Open 8:30AM-Noon.

Alternative Banking

24 Hour Audio Voice Response

1-877-955-4776

Balance Inquiry, Transfers,
and Loan Payments

Internet Banking at

www.spnfcu.org

Account information, statements, transfers, loan and
Visa payments, loan applications,
Internet Bill-Pay and more!

ATMS

Surcharge Free ATMS are available at ESL FCU, R eliant
FCU, Ever\$Green FCU, Summi t FCU, ST Pius X FCU,
and Westside Community FCU

Night Deposit Drop Box

Located under the drive up canopy.

(Note: Items placed in the night deposit after 8:30AM,
will not be processed until the following business day)

FALL LOAN SALE

Leaves are falling and so did our loan rates!! From
10/1/20 through 12/31/20 we will be having
A LOAN SALE!

**New and used Auto loans as low as
2.49% for terms up to 72 months!**

Home Improvement loans as low as 5.99%

Snowmobile loans as low as 4.99%

Boat and camper loans as low as 4.99%
Your actual rate will be determined by your credit score.
Offer not valid on existing SFCU loans.

Holiday Skip-A-Pays are back again this year!

You may be able to skip your November, December or
January consumer loan payment by completing the form.
(Found on our website or available at our office)

Make sure to request the skip at least 5 business days
before the payment is due! Restrictions apply

Board of Directors News from our Nominations Chairperson, Carol Oehlbeck:

**2 Open seats on our Board of Directors. 2 People
will be running for election to those seats.**

**C. Michael Milburn will not be running for
another Term on the SFCU Board of Directors due
to his current work schedule. We thank him for
his years of volunteer service!**

**Kerrie Montecalvo will be running for re-election
to our SFCU Board of Directors.**

**Jackie Sullivan will be running for election to her
first term on our Board of Directors.**

2020 Happy Holidays Loan

Have that perfect gift in mind?
Computer? Cruise? Ski Trip? Jewelry?

**Want to pay for it at rates far more reasonable
than Credit Card rates? Take advantage of our
2020 Happy Holidays Loan.
11/01/2020 through 01/31/2021 you can borrow
up to \$5,500 for as long as 24 months
at a rate as low as 6.5%!**

Limit one per member. 6.5% rate requires a credit score of 700 +

A rate of 7.5% is offered for those with a score of 650-699.
Minimum score for this promotion is 650.

Funds cannot be used to pay off existing SFCU loans.

SPENCERPORT
Federal Credit Union

