



We are unable to have the Annual Meeting we had originally planned. HOWEVER, we are trying something NEW! (Same date, new location, new time) A DRIVE-THRU Annual Meeting!! You won't even leave your vehicle!

Tuesday October 19th from 4:30-6:30 at Spencerport Fireman's Field off Amity Street.

You'll drive in, be met by someone who will give you info and your ballot, and then be given your dinner order, and you'll put the ballot in our ballot box and be on your way! By voting you are also entering into a prize drawing of 2 possible prizes.

A \$100 VISA Gift Card or A Lottery Ticket Tree! YOU MUST PRE-REGISTER FOR THIS EVENT BY GOING ON OUR WEBSITE www.spnfcu.org OR BY CALLING OUR OFFICE AT 585-352-6890. Registration starts 10/1/21 and ends at 4PM on 10/13/21 SFCU MEMBERS ONLY FOR THIS EVENT!!

INTERNATIONAL CREDIT UNION DAY 10/21/21

We have 5 beautiful gift baskets ready for the taking. They will be on display at our office starting 10/1. (Limit Two tickets per day.)

Names will be pulled on International Credit Union Day

at 4PM Thursday October 21st, 2021.

Our very popular Wall and pocket calendars will be available starting that day too!

It's Your Money!!

The Supervisory Committee is performing one of its functions of protecting our funds and is asking for your help. This month (**as of 09/30/21**) we are asking you to review your statement(s) to ascertain that the funds reported on your statement agree with your records. This is our biennial verification of accounts (Deposit, Loans, and Credit Cards)

If you discover that there is a discrepancy in your account, we request that you contact the SFCU Supervisory Committee directly at:

> Spencerport Federal Credit Union Supervisory Committee PO Box 53 Spencerport, NY 14559-0053

The Supervisory Committee will investigate your discrepancy and may ask for more information from you to help resolve this issue.

Please DO NOT send any deposits or payments to the PO Box listed above.

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

2 People will be running for election to the two open seats on the Board of Directors.

Board President David Moore will be running for another 3-year term.

Current Board Member and Nominations Chairperson Carol Oehlbeck will be running for another 3-year term.

There have been no other nominations.

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, Reliant FCU, Ever\$Green FCU, Summit 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)

2021 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 2021 Happy Holidays Loan.

11/01/2021 through 01/31/2022 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.

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

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 156 local families with gift cards, food and toys.

Due to the ongoing pandemic, we have been asked to collect donations of Cash and Gift Cards rather than food items again this year. Cash and gift card donations will be accepted at SFCU from Monday November 1st through Tuesday November 30th

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 15th. Gifts should be returned to us by Noon on Friday Dec 3rd. 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. 750-5341 CartonXmas@aol.com



Upcoming Holiday Closings and Special Hours:

CLOSED: Columbus Day: 10/11, Veteran's Day: 11/11, Thanksgiving Day: 11/25, Black Friday: 11/26, **SPECIAL HOURS:** Wednesday Nov 24th: Open 8:30AM-6PM. Friday Dec 24th: Open 8:30AM – Noon







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