



SUNY FREDONIA FEDERAL CREDIT UNION

Volume 32 • Issue 3
July, 2018

NEWSLETTER

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

ANNUAL MEETING REPORT

The 43rd Annual Meeting was attended by 186 members on Tuesday, May 22th in the Multi-Purpose Room of the Williams Center on the SUNY Fredonia Campus. Terry Tzitzis delivered the President's Report and Nancy Naraway gave a Manager's Report. Kerrie Wilkes announced the elections, presented the nominations, and gave the annual Supervisory Committee, Credit Committee and Treasurer's reports. The Francis C. Granata Scholarships were presented to David & Timothy Skinner, sons of Laurie and Allyn Skinner, and Peyton Popard, daughter of Kelly Olkowski and Michael Popard. The Paul T. Schonhart Scholarship was presented to Sydney Aldrich, daughter of Ann and Brian Aldrich. The Patricia M. Rushboldt Scholarship was awarded to Rachel Proffitt, daughter of Laura and Todd Proffitt. Kerrie Wilkes was the emcee for our Annual Meeting Door Prizes and Raffle.

The following are the officers for the 2018 year:

- President – Terry Tzitzis**
- Vice President – Dee Earle**
- Secretary – Judy Langworthy**
- Treasurer – Angie Astry**
- Credit Com. Chair – Donna Howlett**
- Supervisory Chair – Sandra Noble**

To those that attended the Annual Meeting; we hope you had a great time! 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!

Tips on saving money



Here are a few tips that can help you start saving, and living a less money stressed life.

Track your expenses. The better you monitor what's in your account, the more likely you are to spend less. Create an excel sheet that lists your expenses. Make sure to use any resources provided to you from your banking institution. For example, our mobile online banking is a great tool to have so you are able to log in to your account anywhere you take your phone, or mobile device.

Set goals. Determine what you want to set a goal for. Whether it be a vacation, retirement, house, or a new car. Set a timeline of when you want to achieve your goal, and how much you're going to need to save.

Make a plan. Once you have a fixed expense put together, you'll be able to better budget. Take into account your past spending habits, and figure out what your "need" to have, and your "want" to have. The "need" to have, being the more important spending.

Change your spending habits. Do you really need over 1,000 tv stations? Or can you cut back to 100? There are a lot of alternative ways to viewing tv. Have a home cooked meal, instead of going out every night to restaurants. The "want" to have areas should be the first places to look for spending cuts.

OFFICE HOURS

Fredonia:

Monday	9:00 AM - 4:00 PM
Tuesday	9:00 AM - 2:00 PM
Wednesday	9:00 AM - 2:00 PM
Thursday	8:00 AM - 4:00 PM
Friday	9:00 AM - 4:00 PM

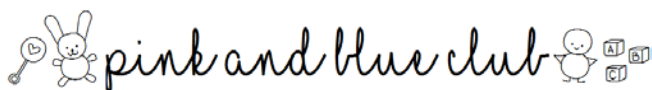
Irving:

Monday	9:00 AM - 4:00 PM
Tuesday	CLOSED
Wednesday	CLOSED
Thursday	8:00 AM - 4:00 PM
Friday	9:00 AM - 4:00 PM

OFFICE CLOSINGS

Wednesday, July 4th – Independence Day
Monday, September 3rd – Labor Day

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We are pleased to announce 5 new members of our Pink & Blue Club. Congratulations to our proud parents and grandparents!

Everly Cybart, daughter of Josh & Sarah Cybart, granddaughter of Paul & Darlene Miller, born November 27, 2017, weighing 7lbs 2oz.

Wyatt Szukala, son of Bob & Jennifer Szukala, born December 11, 2017, weighing 5lbs 5oz.

Owen Hong-Ping Marks, grandson of Renee Gravelle & Judith Veitz, born March 6, 2018, weighing 7lbs 11oz.

Jace Aaron Turner, son of Shania Trippy, grandson of Tammi Smith, born April 28, 2018, weighing 7lbs 5oz.

Colton Astery, son of Angelica & Casey Astery, born May 11, 2018, weighing 9lbs 5oz.



Would you like to have your little one featured in our Pink & Blue Club announcements? If your family has been blessed with a new bundle of joy in the last six months, make the first step towards saving for your child's future and open a

Pink & Blue Club Savings Account.

Each member of the Pink & Blue Club will receive a piggy bank and a small contribution to the new account from the Credit Union. We will also make an announcement in an upcoming newsletter. Please stop by our Credit Union office or contact us at 673-3585 for more information.

Guaranteed Auto Protection (GAP)

Getting a new vehicle can be very daunting, and the last thing you want to think about is any damages to it. GAP Insurance is a way to protect your vehicle if it is totaled or stolen and not recovered. If any of those events were to happen, you are responsible to pay the difference between what you owe, and what your insurance company may say your vehicle is worth. That could cost you potentially thousands of dollars. Having GAP Insurance can help you cover the difference minus your deductible.



SUNY Fredonia Federal Credit Union offers GAP Insurance to our members looking to finance a vehicle through us. The premium for GAP at this time is \$113. Starting September 1, 2018 the premium is going up to \$125. While this is a slight increase, it is a one time fee, that we can work into your loan payment if needed. With the potential to save you thousands, why not take advantage of this insurance?

Dormant Accounts

Any account with the Credit Union that has been inactive for more than 24 months, will be charged a \$25 inactivity fee as of September 1, 2018. (This is a change from 36 months.) This fee is in place to protect the interest of the entire membership. Keeping your account active and updated with current information is essential as it helps the Credit Union cut the cost on return postage. Even making the smallest of deposits, is a good way to keep your account active.

Get a Healthy Dose of Vitamin Sea!



Vacation Loans are still available at the Credit Union through August 31, 2018. This loan does not have to be used just to go on vacation. If you have a project that needs done around the house, this is a great loan to help you get it done. Pick up an application in either Credit Union office or apply online and begin making those plans for a vacation or your DIY project!



The 2018 Chautauqua County Fair is July 16-22 in Dunkirk, NY! Pre-sale tickets are available at both of our Credit Union locations for the special price of \$7! Be sure to purchase your tickets and check out the After Shock Monster Truck Races, Southern Tier Wrestling, Truck & Tractor pull, Bull Riding, and the always popular Demolition Derby!

For more information, please visit their website at www.chautauquacountyfair.org/



WALDAMEER TICKETS FOR SALE

The Credit Union has tickets for Waldameer Amusement Park, located in Erie, PA, on sale for \$34.50, in both offices. The ticket includes adult admission to both the water & amusement park. Tickets for children under 48" in height can be purchased at our Credit Union offices for \$27. The tickets are good for any day the park is open, and parking is free! Tickets may also be purchased online. Use code **SUNYFCU2018** for discount pricing. For more park information visit www.waldameer.com