



SOUTHERN CHAUTAUQUA FEDERAL CREDIT UNION

www.665-7000.com
Call 665-7000



Save the Date:
Annual Meeting
2/8/14

January 2014 Newsletter

Convenience



Savings



WHY
SCFCU



Lending



Electronic Banking

Checking



Any age,
any stage

Kid's
CREDIT UNION

Security



Phone: 665-7000

168 E. Fairmount Avenue
Lakewood, NY 14750

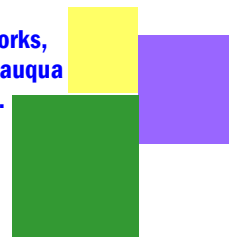
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Joining is easy. Anyone who lives, works, worships or attends school in Chautauqua County can do their banking with us.



Everyday Savings Made Easy with Southern Chautauqua FCU and Invest in America

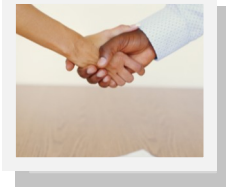
As an SCFCU member, you can experience one-stop shopping and great discounts all at one place – LoveMyCreditUnion.org. One visit to Invest in America's website and you'll soon discover fantastic savings on wireless service and phones with Sprint, and pretty much everything else at Shop America.

Members can get up to 30% on computers and electronics from Dell. With Shop America, credit union members can get cash back when they use the site to shop at over 1,200 big name retailers including Target, Best Buy, Macy's, Home Depot and more.

Save even more when you use your SCFCU debit card to do the shopping – thanks to our great rates and low fees. Get surfing and start saving at LoveMyCreditUnion.org.

Will you need a loan in 2014?

We have helped our members get into their next vehicle, purchase homes, remodel their current house, pay for college, buy motorcycles and consolidate bills among other things. Call us at **665-7000**. One of our friendly lenders will help you achieve your goals.



Lottery Tree Fundraiser

Our goal is to award more scholarships than ever!

Win the Lottery Tree

Chances: \$1

The tree will travel from branch to branch throughout January.

Buy your chance at your favorite branch.

Drawing will be held in February



Annual Meeting
Saturday, February 8th
2-4pm
Weeks Reception Room
Arts & Sciences Bldg.
Jmst. Campus JCC
Board Elections,
refreshments and gifts.
Cost: FREE!

VITA

SCFCU is preparing taxes FREE of charge again this year through the Volunteer Income Tax Assistance Program.

- * Call 665-7000 to see if you qualify.
- * Certified Acceptance Agents
- * Helping with FAFSA forms.

EVERYONE can participate in

SAVE YOUR REFUND

SAVE SMALL ★ WIN BIG

PRESENTED BY D2D FUND

Checking Accounts



Is your checking account at Southern Chautauqua FCU? If it isn't, we hope you'll consider bringing it to us. We offer a free box of checks every twelve months, a debit card, no maintenance fees and **Bounce Back!** What is Bounce Back, you ask?

Well, we realize that good people make mathematical mistakes and anyone can accidentally overdraw his/her checking account. We think that you shouldn't be punished for a minor error and we give back two fees every year, **NO QUESTIONS ASKED!** *Southern Chautauqua FCU is the place that helps you bounce back.*

The first group of graduates had their **Kid's Credit Union** Certificates converted to savings! This is exciting news for all of our super savers. Keep up the good work and you could graduate with over \$10,000!

Do you know a parent or grandparent that might want to save for their child in a Kid's Credit Union account? Tell them to call Candy at 665-7000 ext. 2105 or stop by any branch for more information.



Attention Class of 2014!

We are pleased to announce the 2014 Scholarship Program. You will find an application on-line at www.665-7000.com, at your high school guidance office or at any of our branches.

The application deadline is March 14, 2014

168 E. Fairmount Ave. Lakewood
6834 Main St. Cherry Creek
562 Clymer-Sherman Rd. Clymer
525 Falconer St. Hamilton Collegiate Center, JCC –Jamestown Campus
7 Elm St. Westfield



Hours:
M-W 9:00-4:30
Thursday 9:00-5:00
Friday 9:00-5:00 in Cherry Creek, JCC & Westfield
Friday 9:00-5:30 in Lakewood & Clymer
Saturday 9:00-noon

