



**SOUTHERN
CHAUTAUQUA**
FEDERAL CREDIT UNION

Of Interest 2014-2015

Visit us in Brocton
at 13 W. Main St.



New Branch Opens in Brocton

We heard about the Brocton community losing its only local bank branch and we realized that there was a need to fill in the area. As a group, we flew into action and opened a branch at 13 W. Main Street. Our first day of operations was planned for November 3rd and we opened on schedule. We knew that it would be a great place to have our sixth branch when we welcomed people at our Membership Drive earlier in October.

The residents in the Brocton area have been so welcoming and we couldn't be more pleased to be there. The national media makes quite a lot of noise about saving people money by not having bank branches. At Southern Chautauqua FCU, we save members money and offer top-notch face-to-face service. We don't believe that people should have to sacrifice service to save money.

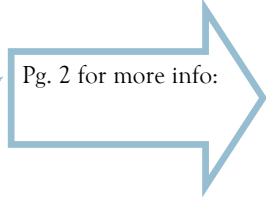
Join us for the Annual Meeting:
Wednesday, February 4th:
5:45 pm at our Lakewood Branch.

We've Got An App

What: **Touch Banking**
Where: Available @ Google Play Store and Apple App Store
Password: **SCFCUmobile**
Why: Check your balances, transaction history, do transfers and pay bills on your phone if you have billpay!
You will need to know your on-line banking user name and password. Let us know if you like it on our Facebook page! Look for the Touch Banking icon when searching for the app.



"I opened a student checking account in October and I like having access to my money on the home banking website. This has been a great way to learn how to manage my money."-Charlie, Student Checking Acct. holder.



Meeting Member Needs

In addition to the new branch, we have some proven products and services to offer the members of SCFCU. Have you heard about the **e-Money Pool**? Check out our website at: www.665-7000.com to learn more about it. If you need to save a little bit of money or are working toward a greater goal, an **e-Money Pool** could get you on the road to success.

Are you looking for affordable student lending options? The cost of college

continues to climb and we thought it was time for Southern Chautauqua FCU to seek options through **Sallie Mae®**. Please take a moment to tell a college student about SCFCU's



student lending options. Call us at 665-7000 if you would like to speak to one of our Financial Service Representatives. We're here to help.

Scholarship

Calling all members who are graduating from high school in June of 2015! The employees of Southern Chautauqua FCU have funded a scholarship program and we are looking for graduates who have been members for at least one year. The scholarship application is available at your guidance counselor's office, on our website or in any of our branches.

The application deadline is Friday, March 13, 2015.

Visit our website:
www.665-7000.com





Southern Chautauqua FCU knows our members work hard for their money. That's why we're proud to be able to offer you savings with the Love My Credit Union Rewards program. Here are just some of the valuable discounts members receive from trusted American companies on products and services you use every day.

- Receive discounted pricing on most new Chevy, Buick, and GMC vehicles with the Credit Union Member Discount from GM
- Save up to \$15 on TurboTax Federal tax products
- Save up to \$120 on new DIRECTV service and get a bonus gift card
- Receive 60% off or more on your out-of-state moves with Allied.

Start saving today at www.lovemycreditunion.org

2015 Holiday Closing Schedule:

- 1/1: New Year's Day
- 1/19: ML King Day
- 2/16: President's Day
- 5/25: Memorial Day
- 7/4: Fourth of July
- 9/7: Labor Day
- 10/12: Columbus Day
- 11/11: Veteran's Day
- 11/26: Thanksgiving
- 12/25: Christmas Day

We are open modified hours on Christmas Eve and New Year's Eve until 2:00.



FREE Income Tax Preparation at SCFCU through VITA

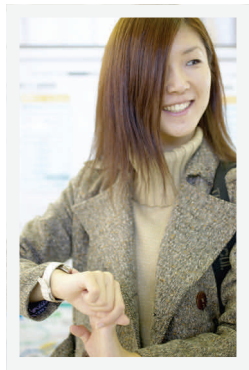
Who says there is no such thing as a free lunch anymore? We don't have a free lunch, but we do prepare taxes for income eligible members and nonmembers for FREE. We've been preparing taxes here at Southern

Chautauqua FCU for the past seven years. We have helped thousands of people hang on to their hard earned money. If you made under \$53,000, call 665-7000 to learn more about VITA.

Last year was the first time that we participated in the **Doorways2Dreams (D2D)** promotion. To be eligible to win, you must commit to saving a small portion of your income tax refund. We had four \$100 winners last year. You could be next!

Credit Rebuilder Loan Program

It is never too late to rebuild your credit. We have a new loan type for the member who needs to repair his/her credit. The loan is a maximum of \$500. The money is held in an account until all on-time payments are made. Once the payments are made, the member will have the \$500 to use to pay down some bills or as a down payment on a larger dollar loan. Successful completion will help improve credit score.



Student Checking & Credit Builder Loan

If you are at least sixteen and working you should consider a **Student Checking Account** for a safe place to deposit your paycheck. The account comes with an ATM/debit card so you can access your money anytime. It is also a great time to build a strong credit file. Call 665-7000 to learn more about the **Credit Builder Loan**.

