

Our Board President is Volunteer of the Year!



The Credit Union Association of New York chose Mel Feather, Board President as Volunteer of the Year. He was honored for his work in the credit union movement and within his community. "We couldn't do what we do for our members if Mel wasn't such an integral part of the Credit Union.", said CEO, John Felton. "Mel's visionary leadership as our Board President has helped us become one of the fastest growing credit unions in New York State." In addition to all of the work

that Mel does for the membership of Southern Chautauqua Federal Credit Union, he freely gives his time to many other worthy causes and organizations in our area. Mel volunteers at the RH Jackson Center, Christ First United Methodist, Myers Library in Frewsburg, Jamestown Audubon and Nature Center, the Town of Carroll as well as coordinating German Exchange Students' stays in the United States. Mel taught at Frewsburg High School for over 30 years.

Mel was honored at the Saratoga Hilton on June 21, 2014. John and Jerry were there to see Mel receive his award. They said, "We are glad that the Credit Union Association of New York recognized what we have known all along, that Mel is an outstanding example of what a dedicated person can accomplish in the community."

SCFCU offers FREE Life & Permanent Disability Coverage...

...On most consumer loans.*

With insurance carriers dropping this option, Southern Chautauqua Federal Credit Union worked very hard to seek out a carrier that would help us continue to offer this valuable coverage to our members. We don't know of any other institution that will give you this coverage. We hope that you will consider financing here because your family will be protected from further burdens should you become permanently disabled or pass away.

*some restrictions apply, see disclosures for complete details.



Be Our Guest!

MEMBER APPRECIATION DAY 2014:

August 14th at our Lakewood Branch from

11-2

Please join us for lunch or just to say hello!



Thank you for helping us raise over \$500 for the Cystic Fibrosis Foundation!

Do you need to establish your credit?



Ask about our Credit Builder Loan. This loan is primarily geared toward members new to the banking world and can help those who have not established credit throughout the years. We want to help you get off on the right financial foot with a small dollar loan that begins your credit history at signing. For a Credit Builder Loan, you must be at least 16 and working.



Mom and Dad, you might want to think about the Student Checking Account for your son or daughter.

This is a great way to teach them to save, pay bills and budget for the future. Features of this account are: Minimum age 16, must have adult as joint, a debit card for POS and ATM and a free box of checks every 12 months. **Call 665-7000 for details!**

Ask about our Credit Rebuilder Loan if....

Your credit score has been damaged. If you would like to improve your credit score, please talk to a Financial Service Representative about the Credit Rebuilder Loan. Southern Chautauqua Federal Credit Union wants to help you hang on to more of your hard earned money by helping you improve your credit score. In the long run, you will be in a better financial position with our Credit Rebuilder Loan.

Call 665-7000 for details!



Important Notice About Forced Placed Insurance

In an effort to ensure that Southern Chautauqua Federal Credit Union has the proper information about insurance on your collateralized loan, you may receive a letter from State-National Insurance Company, please pay careful attention to the letter. If the insurance company does not have current proof of your insurance, they will force place insurance on your loan. **IGNORING THIS LETTER COULD COST YOU A GREAT DEAL OF MONEY.**

There are several ways that you can submit proof of your insurance:

Call, fax, mail, email or bring proof to any branch of Southern Chautauqua Federal Credit Union.

The proof of insurance must show:

The name of the insured, policy period, policy number, coverages, lien holder=Southern Chautauqua Federal Credit Union, description of the collateral and the VIN number.

There is a link on our website that you can visit to ensure that your insurance information is up to date:

<http://www.myloaninsurance.com>

Please make certain that your insurance information is current.



Southern Chautauqua FCU Members Save Thousands with Invest in America

At Southern Chautauqua Federal Credit Union we know you work hard to earn your money and we think you should keep as much of it as possible. That's why we've teamed up with Invest in America to bring you savings on the things you buy every day from trusted American companies.

Save thousands on everything from your cell phone bill with Sprint or a brand new GM vehicle to online discounts at over 1,500 major retailers with Shop America.

Discover how much you could save. Contact a Southern Chautauqua Federal Credit Union representative or visit LoveMyCreditUnion.org.

Savings for SCFCU Members

Darien Lake Tickets:
\$29.00 includes parking

Waldameer Park and Water World
\$24.75 Tickets are good for both parks any day that the parks are open.

