

June 2015

Southern Chautauqua Federal Credit Union



Summer Issue: Of Interest

We See You Differently

Special points of interest:

- Alternative to the buy here pay here lots
- New Products and Services
- Discounts for SCFCU Members
- Member Appreciation Events
- Scholarship News
- Awards

At Southern Chautauqua Federal Credit Union, we see each of our members as individuals. Every person has unique financial needs and we work very hard to find solutions that work. One of our newest loan types is designed to help the member who might have financial challenges that traditional financial institutions don't support. Many people feel that they have no alternative to the buy here, pay here car lots, but now they do!

Wheels2Work or w2w.solutions is the latest loan type from Southern Chautauqua Federal Credit Union.

If you or someone you know doesn't qualify for a traditional car loan, get in touch with us at 665-7000. You could also go on-line to **w2w.solutions** and begin the loan application on-line.

We'll get your wheels rolling to work or wherever the road takes you!

w2w solutions

NYCUA Recognizes Southern Chautauqua FCU!

The New York Credit Union Association has recognized SCFCU once again. This year we received Honorable Mention for our VITA program. The Dora Maxwell Social Responsibility Community Service Award pays tribute to credit unions that go beyond their primary

purpose as a financial institution to help the community at large. Our VITA program continues to grow exponentially helping save people thousands of dollars on income tax preparation. We prepare taxes free of charge for anyone who meets the IRS income guidelines whether

they are members of SCFCU or not.

NYCUA also recognized our thriving Kids' Credit Union program with an Honorable Mention for the Desjardins Youth Financial Education Award. KCU is in seven school districts with 850 depositing members.

This year, 7 students will graduate from Kids' Credit Union!

We see thousands of kids during monthly financial literacy lessons. If you'd like more info about KCU, please call and talk with

Charlene at 665-7000 Ext. 2103.



Southern Chautauqua FCU Members SAVE



Southern Chautauqua FCU is pleased to announce the newest member benefit – **GreenPath.**

As a benefit to you, we are providing you with free access to money management and financial education services.

SCFCU has teamed up with GreenPath in order to bring you **GreenPath Financial Wellness**, a financial education and counseling program. Through comprehensive education and exceptional service, GreenPath has been

assisting individuals for more than 50 years.

As a member of SCFCU, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal credit report and how to improve your score
- Personal money management
- Debt repayment (fees may apply)
- Avoiding bankruptcy, foreclosure, and repossession

GreenPath can give personalized answers to your individual needs. For issues ranging from a proactive savings plan to saving a home from foreclosure, advice is only a phone call away.

GreenPath counselors are available Monday through Thursday 8 a.m. to 10 p.m. (EST), Friday 8 a.m. to 7 p.m. and Saturday from 9 a.m. to 6 p.m. To use this new service, simply call **1-877-337-3399** or visit them on the web at www.greenpath.com/scfcu



SCFCU helps you keep more of your hard earned money in your pocket!

Ticket Discounts! Waldameer Park & Waterworld: \$29.99 Darien Lake: \$28.00

Southern Chautauqua Federal Credit Union is excited to offer you, our member, exclusive discounts and benefits on products and services you use every day. Credit union members have already saved over \$1 billion with Love My Credit Union Rewards discounts. So along with lower loan rates and fewer fees, here's another way you can save even more:

Exclusive discounted pricing on most new Chevy, Buick, or GMC vehicles with the Credit Union Member Discount from GM.

Save 10% on select regularly priced Sprint monthly service.

Save up to \$15 on TurboTax Federal tax products.

Save on services for your home from ADT, DIRECTV, Allied, and more.

Earn cash back when you shop at over 1,500 online retailers with Love to Shop

The more offers you take advantage of, the more you save. Start saving today at LoveMyCreditUnion.org.



Credit Builder

It is difficult to establish credit when no one will give you credit. Southern Chautauqua FCU has the solution to that problem! The Credit Builder Loan is designed specifically for individuals who have no credit score. It is a small dollar loan, typically \$500 with a term of 6 months. You simply need to be at least 16 years old and

working to be considered for the Credit Builder Loan. Some day you are going to need to borrow money for a car or school and this will help you get off on the right financial foot. Now is the time to establish good credit and responsible credit habits so you'll be able to reach your goals in the future.

Call us at 665-7000 to learn more.



If you are at least 16 and working, let us help you establish credit.

Member Appreciation

We had a wonderful time at our first two Member Appreciation Events at our Clymer Branch on June, 5th and in Cherry Creek on June 25th. We hope you were able to stop by those branches. If you missed out, look for us at one of our upcoming events.



Scholarship Awards

This year, the employees of Southern Chautauqua with help from our very generous members raised money for scholarships. We doubled our award amount to \$500. The winners were chosen based on an essay on the topic of people helping people, teacher

recommendations and membership at SCFCU.

The winners were:

Logan Bellardo, Eisenhower HS; Abigail Jantzi, Chaut. Lake HS; Megan Oelbracht, JHS; Lucas Proctor, Maple Grove HS;

Martina Rasmussen, Frewsburg; Zachary Ricker, JHS and Lawrence Spangenburg, Jr., Falconer HS.

We wish all members of the Class of 2015 a prosperous future!



Congratulations to SCFCU Scholarship Winners!

Southern Chautauqua Federal Credit Union

168 E. Fairmount Ave.
Lakewood, NY 14750

665-7000

Find us on-line:

www.665-7000.com



Six Convenient Locations:

Lakewood	168 E. Fairmount Ave.
Brocton	13 W. Main St.
Cherry Creek	6834 Main St.
Clymer	562 Clymer Sherman Rd.
JCC	Hamilton Collegiate Ctr. 525 Falconer St.
Westfield	7 Elm St.

Hours:

Monday-Wednesday 9:00-4:30

Thursday-Friday 9:00-5:00 Brocton, Cherry Creek,
JCC & WF

Friday 9:00-5:30 Lakewood & Clymer

Saturday 9-noon all branches



*Take a look at the outside rendering for
the new Jamestown branch!*

We're Growing!

Southern Chautauqua Federal Credit Union is expanding once again. We are excited to announce our newest branch will be on E. 2nd St. at the site of the old Jamestown Heating and Air facility. We will have a drive-thru and ATM for convenient access along with loads of parking in our full service branch. If you need a loan, want to open an account or any other service, we'll be there for you. We hope to break ground very soon. We are

anticipating that the branch will be fully operational by late February 2016.

We will be looking for talented, enthusiastic people to help staff our new branch so if you or someone you know is interested, please go to our website at www.665-7000.com, click on the forms & applications tab. There you'll find our on-line employment application.

