

NOTES BEARING INTEREST

Lockport Schools Federal Credit Union

360 South Transit Street; Lockport, NY 14094

716-433-7740

Winter 2018



The Ultimate Solution To Credit Card Debt

A SimplyCredit line from Lockport Schools FCU lets you keep your cards but consolidates the balances to a single, low-rate line at simple interest. Keep your cards, earning points and rewards while making meaningful payments toward your debt.

Fixed Rates | Starting at 4.99% | No Fees

Did you love your family **TOO** much this Holiday season?
Crawl out from underneath the wrapping paper, and
come see us about getting out of debt in the New Year.



Our 2018 Annual Meeting

Find out how our credit union made a difference for members in 2017 and what's on tap for the coming year by attending the 2018 annual meeting. Vote for members of the your board of directors.

Wednesday, March 21st

Lockport Town & Country Club
717 East Avenue

Meeting starts at 4:15 pm
(Doors open at 3:30 pm)

At the credit union, you're not just a customer. As a member-owner, you have a stake and a voice. The annual meeting is your opportunity to keep abreast of the credit union's future direction. After all, it's not something you're likely to be able to do at other financial institutions, where only the stockholders are invited to participate. The credit union is where you belong, so we hope you will be able to join your fellow members at the 2018 annual meeting.

Please call the office at **716-433-7740** or e-mail memserv@lockportschoolsfcu.org to reserve your seat today! (This will help us plan our food order.) Members attend for free, there is a \$15 charge for non members.

*Seasonal
Reminders:*

SNOW DAYS – If the schools are closed due to weather, we will close only if the roads are too hazardous for our staff to travel. Please call **433-7740** on school snow days to verify that we are open.

HOME BANKING AND E-STATEMENTS – Convenient way to manage your accounts online! Sign up today! Call the office at **433-7740** or visit www.lockportschoolsfcu.org for more information.



Regular Hours

Monday thru Friday
9:30 am - 4:30 pm

Recess Hours

February 20 - February 23
9:30 am - 2:30 pm

Office Closed

Monday, January 15th
 Monday, February 19th

Office Telephone

716-433-7740

Fax

716-433-7757

Online

www.lockportschoolsfcu.org

E-mail

memserv@lockportschoolsfcu.org

DEBIT CARDS LOST OR STOLEN

1-800-453-4270

DIVIDENDS	
<i>(Annual Percentage Yield)</i>	
<i>(Quarter ending December 31, 2017)</i>	
Minimum Balance Share Accts.	
\$100 - \$1,999.99	0.10 %
\$2,000 - \$4,999.99	0.14 %
\$5,000 - \$19,999.99	0.18%
\$20,000 and up	0.22 %
Share Draft Accounts	0.10 %
I.R.A. Share Accounts	1.00 %
Call the office for Share Certificates and I.R.A. Certificates current rates.	
<small>(Rates subject to change by your Board of Directors)</small>	



**“You’re Worth a Grand...or Two!”
 Loans for the Holidays still available!
 Up to \$2,000**

*No credit report drawn.
 Easy re-payment plan.*

*Offer valid until January 31, 2018
 (some restrictions may apply)*

Introducing our Online Loan Application

We are happy to announce that an online loan application has been added to our *LSFCU* website! You can now apply for a loan in the comfort of your home or call or come in to the office to apply; whichever option is more convenient for you.

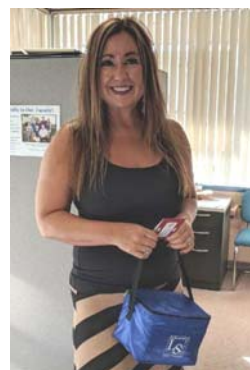
Fall Promo Results

The winner of our Payday promotion was **Andrew Godfrey**.
 Winning our Your Family was Our Family promotion was **Scott Cottrell**.
 Congratulations Andrew and Scott!

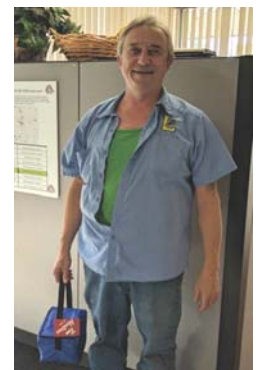
Some of the winners from International Credit Union Week!



Linda, member since 2001



Tracey, member since 2001



Walt, member since 2013

the LAST Word

Money in the bank is like toothpaste in the tube.
 Easy to take out, hard to put back.

Earl Wilson