

# NOTES BEARING INTEREST

**Lockport Schools Federal Credit Union**

360 South Transit Street; Lockport, NY 14094

**716-433-7740**

Winter 2018 - 2019

## Mobile Deposit is Now Available!



### Access Mobile Deposit through our Home Banking app!

Our App is available on the App Store and Google Play!

Once you're logged in, you can access the **Mobile Deposit** feature by making the selection from the upper left hand side of your mobile device.

Follow the instructions and your check(s) will be posted by the next business day!

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.



## LSFCU 2019 Annual Meeting

Find out how our credit union made a difference for members in 2018 and what's on tap for 2019 by attending the 2019 Annual Meeting. At the meeting, you will Vote for members of your Board of Directors.

At the credit union, you're not just a customer, but a member-owner. As a member-owner, you have a stake and a voice in the credit union. The annual meeting is your opportunity to keep abreast of the credit union's 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 2019 annual meeting.

**Wednesday, March 20<sup>th</sup>**

**Lockport Town & Country Club**  
717 East Avenue

**Doors open at 4:00 PM**

Call the office at **716-433-7740** or e-mail [memserv@lockportschoolsfcu.org](mailto: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 check [www.lockportschoolsfcu.org](http://www.lockportschoolsfcu.org) or 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](http://www.lockportschoolsfcu.org) for more information.



**Regular Hours**

Monday thru Friday  
**9:30 AM - 4:30 PM**

**Recess Hours**

February 19<sup>th</sup> - February 22<sup>nd</sup>  
**9:30 AM - 2:30 PM**

**Office Closed**

Monday, January 21<sup>st</sup>  
 Monday, February 18<sup>th</sup>

**Office Telephone**

**716-433-7740**

**Fax**

716-433-7740

**Online**

www.lockportschoolsfcu.org

**E-mail**

memserv@lockportschoolsfcu.org

**DEBIT CARDS LOST OR STOLEN**

1-800-453-4270



In September, we began participating in the **Niagara County Thank-a-Vet Program!** All of our members that have served in the Military now qualify for a 1% discount on all LSCFU loans! We are so grateful to these Men and Women for their service.

# LSCFU gives back to You!

We love giving back to YOU, our Members! In 2018, our loan demand was strong and our net earnings increased. As a result, your Board of Directors approved an increase in our regular dividends as of July 1<sup>st</sup>.

Now, in addition, the Board of Directors approved a **Bonus Dividend** of 25% for all member accounts that received a dividend during the year! This Bonus Dividend was posted to your account on December 31, 2018.

As a credit union member-owner; you get lower rates on loans, higher dividends on savings, plus better service.

# Fall Promo Results



**Cathleen Pietkiewicz**  
 winner of our *PayDay* promotion!



**Tina Rupert** winner of our *Your Family is our Family* promotion!

## The winners of the International Credit Union Week Quiz!



**Molly Castle Peer**  
 member since 1980



**Allison Sullivan**  
 member since 2006



**Kelli Cala**  
 member since 2017



**James Kerrison**  
 member since 2018

not pictured **Susan Cheasty** and **Deborah Pass**

<b>DIVIDENDS</b>	
<i>(Annual Percentage Yield)</i>	
<i>(Quarter ending December 31, 2018)</i>	
Minimum Balance Share Accts.	
\$100 - \$1,999.99	0.15 %
\$2,000 - \$4,999.99	0.20 %
\$5,000 - \$19,999.99	0.27%
\$20,000 and up	0.40 %
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>	



It's better to enjoy the present while it's happening than worrying about the future.