



# Where You Belong

Financially

Winter 2016

News & Information for Pittsford Federal Credit Union Members

## Low Auto Rates Thrill Members


If you haven't already heard, auto loan rates are the lowest we can ever remember! If you have been contemplating your next car purchase, now is a great time to buy.

A brand new member was overjoyed with the low rates. She is constantly telling her family and friends, "Hey, I got a great rate on my car loan!" Her prior vehicle was severely damaged by an encounter with a deer, so she needed a new car fast. To her relief, she found out about Pittsford FCU's low auto rates and now can't stop saying, "I love my new car!" She is pleased to say she has the lowest rate, lowest payment, and best overall car loan that she could find.

These low rates aren't only for new car purchases. If you currently have an auto

loan with another financial institution, take a minute to examine the current interest rate you're paying, then compare it to our rates. There are no fees or hidden costs for refinancing with us, and it only takes a few minutes to see how much you can save with our quick links "Refinance" calculator on our website at PittsfordFCU.org.

Whether you are in the market for a new or used vehicle or want to refinance, don't miss these great rates while they last! Contact a Member Service Representative today or visit



**NEW/USED Autos**  
**1.29%** APR\* up to 36 mos.  
**1.59%** APR\* up to 72 mos.  
**NEW Autos**  
**2.29%** APR\* up to 84 mos.

\* APR = Annual Percentage Rate. Rates subject to change without notice. All loans are subject to approval and must meet credit granting terms and conditions. Rates do not apply to refinance of an existing Pittsford FCU loan.

PittsfordFCU.org to learn more. We strive to get you ahead – financially!



### Renovation Update

Our Pittsford branch renovation continues, and change occurs on a daily basis. The masons are taking advantage of the exceptionally nice weather to install decorative stone outside, and the carpenters have constructed a new roofline and soffit structure. Inside, electric, data, and climate control infrastructure is being installed. The elevator shaft is ready to ascend upward, once we have our new steel support framework in place. Over the Veterans Day weekend, we relocated our computer room, which was a considerable effort all on its own.

A reminder that the Pittsford branch is fully operational throughout construction. We appreciate your patience with any disruption resulting from the renovation process. If you wish to avoid the dust, please visit the Mendon Branch at 1321 Pittsford-Mendon Road. For up-to-date renovation news, visit PittsfordFCU.org/Construction.



## Scholarships for High School Seniors

Pittsford FCU is passionate about education. We are excited to once again present college-bound high school seniors with the opportunity to compete for scholarship awards. Not only will the Rochester Chapter of New York State Credit Unions be awarding a minimum of \$10,000 in scholarships, but Pittsford FCU will also award five additional \$1,000 scholarships exclusively to Pittsford FCU member-applicants.

The process is simple: Students wishing to be considered for a scholarship award can begin the application process on our website at [PittsfordFCU.org/Scholarship](http://PittsfordFCU.org/Scholarship). Applications are due by January 31, 2017.

## Going the Extra Mile

Dave Presby has been an employee of Pittsford FCU since 2000. Not only does he continuously go the extra mile to provide exemplary member service, he's also an accomplished runner. We would like to congratulate Dave for winning first place in the French Creek Half Marathon in Meadville, Pa., on September 4.

It's interesting to note this was not a planned race for which Dave had been training. He was simply visiting family in the area and decided to enter at the last minute, in an effort to assist in his training for a future marathon later in the fall. To his surprise, he ended up winning the race with a time of 1:24:35, his first-ever win!

We are so proud of his accomplishments, both in the office and on the course.



## Fight Card Fraud with eAlerts

**A**re you looking for more information and more peace of mind when using your Pittsford FCU Visa Credit or Debit card to make purchases? With eAlerts, you can receive near real-time updates on your card activity.

You can choose to receive an eAlert through text message or email following each debit or credit card transaction you make. Each alert contains important information such as the transaction amount, merchant name and location, account type, and last four digits of the account that is impacted. If you receive an alert for a transaction you did not perform, you can notify us and minimize the impact of the fraud – long before you



receive your statement or log into Internet Banking.

If you're already familiar with eAlerts, you might

be interested in knowing about a change we made recently to improve the system. Our text message alerts will now go directly to your mobile phone number, rather than relying on your cell carrier's email-to-text service to relay messages. This means you should receive text alerts faster and more reliably than before.

Pittsford FCU cares about your financial well-being and is always looking for ways to serve you better. How you use our eAlerts service is up to you. Just log in to Internet Banking, select "eAlerts" from the main menu, and customize the options to meet your needs.

## Reduce Stress with Savings Accounts

**I**t may seem impossible to think about saving money around the holidays, but the truth is, it is important to maintain a constant routine of saving, regardless of the time of year. Once you begin a savings plan, sticking to it is crucial.

Sadly, you cannot predict when unexpected expenses, like car repairs, may occur. Rainy day savings can be very beneficial in situations you may not be able to control. In fact, it is recommended to save at least three months' salary in a "rainy day fund" in the event of an unexpected hardship. Preparing now can save you a lot of stress in the future.

One way to help you save is having whatever amount you choose to save automatically deposited into a savings account from your paycheck. That way, it will seem as though the money never existed (since you did not see it leave your checking account). It is also good

to set up different savings accounts for different purposes. You can even individually name your Pittsford FCU savings accounts through Internet Banking.

Knowing there is a purpose for what you are saving can help you think twice before transferring money out of your savings. For example, if you're saving for a house, car, wedding, or simply "just in case," seeing that you are taking money away from something that is important to you might cause you to second guess transferring money to pay for a spur-of-the-moment indulgence.

Finally, don't let certain events, like the holidays, derail your savings goals. If holiday expenses stress you out, you may even want to create an account dedicated to saving money now to help you prepare for next year's holiday season. That way, when the time comes, you can be confident you can continue to reach all of your savings goals.

### Looking to Buy a Home? Not Sure How to Get Started?

*We want to help you get into your dream home as soon as possible!*

Watch our mortgage tip videos online:

[PittsfordFCU.org/  
MortgageProducts](http://PittsfordFCU.org/MortgageProducts)

