



Where You Belong

Financially

Winter 2019

News & Information for Pittsford Federal Credit Union Members

Balance Transfer Offer

Gratefulness is in the air this time of year, and we here at Pittsford Federal Credit Union are reminded of how thankful we are for you, our members.

As the holiday season approaches, we are showing our gratitude by offering many of our VISA Platinum cardholders something that we simply could not offer until recently.

This fall members may receive an offer to consolidate their higher-rate credit card balances to their Pittsford FCU VISA Platinum. The offer grants a 1.99% APR* through March 15, 2022 (24+ months!) on balance transfers and convenience check purchases.

The promotional APR begins November 15, 2019, and will apply to qualifying transactions through March 15, 2020. Our hope

Balance transfers and convenience check purchases for qualified members will be billed at:

1.99% APR*

through March 15, 2022

Outstanding promotional balances after March 2022 will be billed at 9.49% APR.

is that this will enable members to take advantage of low rates both before and after the busy holiday shopping season. Members can also use the convenience

checks included with the offer to make new purchases (not just transfer balances).

While some institutions automatically increase credit limits, we believe credit limit increases should be granted at a member's request only. Please remember that you may ask for a credit limit increase at any time. This promotional offer is designed to help our members get ahead, financially. If a larger credit limit would help, please apply.

Have you been considering applying for our credit card? It's easy to do! You can apply online by visiting PittsfordFCU.org; you can stop by one of our branches; or you can reach out to us by phone at (800)836-8010.

*APR = Annual Percentage Rate

Scholarships for High School Seniors

Pittsford FCU began in a classroom, so education is in our roots and continues to be a key component of who we are. This is why we are excited to continue to 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. Each year, it is amazing to see all of the wonderful things that students are doing to give back to our community.

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. Applications are due by February 28, 2020. Best of luck to all applicants!



Applications Due:
February 28, 2020



Facebook

Did you know that Pittsford FCU has its own Facebook page? If you are interested in learning more about Pittsford FCU, financial tips, and community events, be sure to follow us! Be on the lookout for our future posts, including a "Meet the Team" feature where you can learn some fun facts about Pittsford FCU employees.



Save the Date: July 3, 2020

With Independence Day falling on a Saturday in 2020, Pittsford FCU will be closed on Friday, July 3. Why are we putting this in our winter newsletter, with the date being so far away? We want to make sure all members are aware of the closing to avoid any frustrations that could be experienced if the closing was unknown. As always, online, mobile, and telephone banking will still be available. We will send out additional reminders throughout the year regarding this closing.

Photos Wanted

Do you enjoy taking pictures or consider yourself an amateur photographer? Pittsford FCU is looking for local images to utilize on our new display panels in both branches. The images may also be used for other various Credit Union needs, such as our website and social media.

If you have pictures of our community that you would like to have featured by Pittsford FCU, please email them to Danielle Mangiola at DMangiola@PittsfordFCU.org. Remember, our field of membership includes Pittsford, Mendon, Honeoye Falls, Avon, Brighton, East Bloomfield, East Rochester, Henrietta, Lima, Perinton, Rush, Victor, and West Bloomfield.

Help with College Planning

At Pittsford FCU, we continue to strive towards helping all of our members get ahead – financially. We know that there can be a lot of angst associated with college planning; whether it be for yourself or for a loved one. There are so many nuances that it can be hard to make sure you are on the right track. In an effort to help you overcome some of the stress associated with preparing for college, we have partnered with Simplicollege.



Simplicollege is a virtual college consultant, providing extensive resources to help you to make the best college decisions. They provide you with knowledge on scholarships, appeals, how to lower the cost, how to pay, and various other resources.

Simplicollege Wants You to Be Clear about the Process:

- **Be Knowledgeable.** Know the facts.
- **Be Smart.** Understand what's next.
- **Be Successful.** Celebrate your success!

And They Want You to Be Confident in Your Decisions:

- **Be Informed.** Make educated college decisions.
- **Be Bold.** Know you'll get the most for your money.
- **Be Victorious.** Know that your student is set for success.

Interested?

Reach out to Danielle Mangiola at DMangiola@PittsfordFCU.org to learn about our special offer with Simplicollege. This offer may be discontinued at any time, so make sure to reach out soon!

Summer Food Drive Recap

We are beyond excited to announce the success of our annual summer food drive. All items were donated to the Friends In Service Here (FISH) Combined Communities Food Closet, serving Honeoye Falls, Mendon, and West Bloomfield. For seven weeks, employees were provided with a new list each week of items to collect for donation.

Last year, employees donated a total of 750 items. This year we surpassed that by more than double that amount, with a total of 1,511 items! It took three SUVs, completely packed, as well as even more space in another vehicle to transport all of the goods. A huge thank you to all of the Pittsford FCU employees for donating, as well as to the FISH Combined Food Closet volunteers for their coordination. We love teaming up with wonderful partners to help our community.

Items Donated by the Numbers

- Canned Meals 220
- Toilet Paper 192
- Macaroni & Cheese 173
- Hearty Soups and Beef Stew..... 140
- Cereal 133
- Rice 126
- Peanut Butter.....90
- Jelly.....81
- Canned Fruit78
- Juice.....67
- Oatmeal50
- Tea Bags32
- Mashed Potatoes.....32
- Applesauce.....31
- Paper Towels30
- Shampoo18
- Stuffing18

