

Where You Belong

Financially

Spring 2020

News & Information for Pittsford Federal Credit Union Members

New Online Account Application

It is now easier than ever to become a member of the Credit Union **or** add a new account using our new online account application. Instead of traveling to one of our branches, you can now simply visit our website at PittsfordFCU.org and, in just a few minutes, be on your way to becoming a new member or adding that new account you have been thinking about.

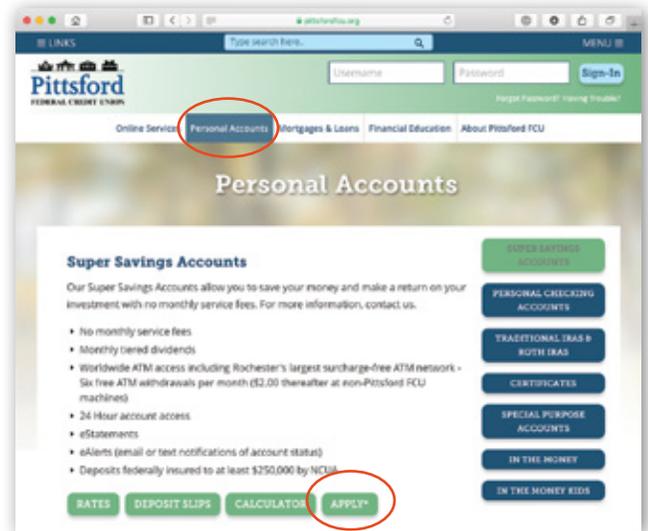
Applying is Easy

1. Select "Personal Accounts" from the main menu.
2. Choose "Super Savings Account" or "Personal Checking Accounts."
3. Select the green "APPLY" button.
4. Complete the application of your choice.

The online application even provides a simple way to upload your ID securely.

Once you have submitted your completed application, you will receive a response from a Member Representative within four business hours, often even sooner.

Our lives are busy and this online application makes the account-opening process easier and quicker. Through one online application, you can open a new account, have products – such as personal checks and ATM Cards – ordered, and move on to the next item on your To Do list. It's just another way we're helping our members get ahead financially.



Check it out online today. If you have any questions, please call Member Services at (800) 836-8010.

A Million Reasons to Love Us

For the ninth time in the history of the Credit Union, the volunteer Board of Directors approved a special member dividend. For 2019, \$1,000,000 was paid back to eligible members in January. The dividend is calculated using average account balances for 2019 multiplied by our dividend factor. That brings the total special member dividends payments to \$5,600,000! As a cooperative, our goal is to help members get ahead financially, and this Dividend is clear evidence of that commitment. We wouldn't have this opportunity without the tremendous support of our membership.



Mendon ATM Now Accepts Deposits

A couple of years ago, we added a new deposit-accepting ATM in the Pittsford Branch. We are now thrilled to announce that the drive-up ATM in Mendon will also now accept deposits!

What exactly does this mean? You can now deposit at either branch, 24/7. As with the ATM in Pittsford, the new one in Mendon offers real-time scanning, no envelope required, and instantaneous credit for deposits of both checks and cash. You can also choose to have an image of your deposit items printed on the back of your receipt.

Our goal, as always, is to help you get ahead financially, and we are hoping that continuous accessibility to making deposits aids in doing just that. Unable to drive to either branch? Don't forget that we also have Mobile Deposit via your mobile device to deposit checks remotely, any time.



Many Milestones

We pride ourselves on offering exemplary member service. That would not be possible without our hardworking team members. 2019 marked many significant anniversaries of years of service from our team. We would like to thank the following people for consistently providing outstanding service for our membership:

25 Years

Brian Scudder
Dan Lazzaro

20 Years

Andrew Lester

15 Years

Donna Burch
Tammy Wilsey

10 Years

Christine DeCook

5 Years

Daniel Brown
Meredith Constantino

New Team Members

We would also like to welcome the newest members to our team:

Stephanie Dickinson
Jennifer Kuhn
Luke Tomczyk

Save the Date: July 3

With Independence Day falling on a Saturday this year, Pittsford FCU will be closed on Friday, July 3. Why are we putting this in our newsletter now? 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.

Research Before Purchasing Online

We've all been there. While browsing the Internet or visiting our favorite social network, a great offer for a fantastic-looking product or service catches our eye. It looks like an unbeatable deal. Do we go ahead and make the purchase?

Ask These Questions

While it may be tempting to take advantage of one of these offers, **always** ask yourself the following:

1. Is the company a reputable, trustworthy company?
2. Is their return policy clearly explained?
3. Am I signing up for a subscription with a recurring payment?
4. Is there a phone number listed where I may contact them if I have a problem with my order?

Unfortunately, many people are so drawn in by online offers that they forgo research and immediately make the purchase.

If You Authorize a Purchase, You're Responsible

Keep in mind, once you surrender your Debit or Credit Card information to an online vendor, you're agreeing to their terms of service and giving them complete authorization to charge your

card. There's nothing that you, nor the Credit Union, can do to prevent or stop the authorization. While a purchase can certainly be disputed after the fact, this process may take weeks, and there's no guarantee that the Credit Union can recover the funds. This is why it's so important to research unfamiliar online vendors **before** giving them your account information.



Fake T-Shirt Company
Sponsored



You know you want this shirt! [Buy Now](#)

Where to Look

Not sure where to look? See if the vendor is registered with the Better Business Bureau or search for online reviews from other customers. If many others have had a negative experience with the vendor, chances are you'll have difficulties as well. If you're still uncertain, perhaps it's better not to make the purchase at all.

Use Your Home's Equity to Make Life Easier, More Enjoyable

- Remodel your kitchen and/or bathrooms
- Add a pool
- Consolidate debts
- Cover college tuition
- Use for an emergency or large unexpected expenses
- **There are many reasons to tap the equity in your home!**



Pittsford FCU has two great options available:

- Fixed Rate Loan
- Home Equity Line of Credit

Choose what works best for you. No closing costs up to Loan/Line amounts of \$50,000 (only partial mortgage tax due above \$50,000).

Learn more:

PittsfordFCU.org • 624-7474