



**“We may be small but
but we do it all”**

SING SING EMPLOYEES FEDERAL CREDIT UNION

NEWSLETTER OCTOBER 2018

Apply Today for your HOLIDAY LOAN!



Deadline to apply is December 14, 2018.

Loans from \$1,000 to \$3000 for a term of **one year!** Give us a call or stop by the office. You can also go online to complete and download an application.

CREDIT CARD DEBT? NEED A CAR?

We have New and Used Car Loans, Personal Loans and Debt Consolidation loans check our rates online or give us a call!

CREDIT UNION WILL BE CLOSED:

Monday, November 12, 2018
Thursday, November 22, 2018
Friday, November 23, 2018
Tuesday, December 25, 2018
Tuesday, January 1, 2019

All members are required to keep their addresses, telephone numbers and beneficiaries up to date. If any information has changed, please call or stop by to complete a form.

Member.Net Online Services

You can receive accurate, up-to-date information about your account, transfer funds from savings to checking, make loan payments, see if a check has cleared, apply for a loan, get information about the credit union, and much more. A checking account is required to make any electronic payments.

Christmas or Vacation Club Account

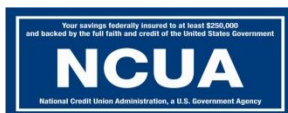
Is a Savings Account that helps members save for the holidays or vacations. Just designate a portion of your direct deposit or payroll deduction for a club, and you will receive a check in the middle of October for Christmas and middle of June for Vacation. The current dividend rate is 1% APY.

!!! Check Out Our New CD Rates!!!

\$ 1,000 - \$9,999	6 mos. 1.25% or 1 yr 1.50%
\$10,000 & above	6 mos. 1.50% or 1 yr 1.75%
\$10,000 & above	2 yr 2.00%
\$10,000 & above	3 yr 2.25%

Interest on CD's is paid on maturity. An early withdrawal will result in loss of interest and a \$25.00 fee.

There is a \$5.00 fee for more than (3) withdrawals in a quarter on all Savings Accounts.



Visit us online @ www.singsingfcu.org