



▶ ASK ABOUT OUR INVEST AMERICA PROGRAM WHERE YOU CAN SAVE THOUSANDS ON YOUR NEXT BRAND NEW VEHICLE



▶ PAY FOR COLLEGE THE SMART WAY! VISIT OUR WEBSITE AND CHECK OUR SALLIE MAE LINK!



▶ FIND YOUR NEXT VEHICLE AT ENTERPRISE! CALL 1-866-227-7273 OR VISIT CUAUTODEALS.COM FOR SELECTION, PRICING AND DETAILS

○ WINTER | ○ JANUARY | ○ 2014

LeRoy

Federal Credit Union

“OWNED BY YOU, WORKING FOR YOU!”

We have been serving our members at Le Roy Federal Credit Union for over 50 years! We bring you that hometown feel with welcoming customer service, and help you feel in control of your finances!

Keep in mind our Annual Board Meeting is coming up in June 2014!!

We would love to see you there! We want input from all of our members on how you feel things are running here at *YOUR* Credit Union!

As Credit Union members *you* have the right to vote and influence the direction of *your* credit union. A Credit Union is led by a board of directors (all of whom must be members themselves), which is elected by the credit union membership. If you want things to change here at the credit union, vote for a board member that shares your philosophy.

Each Member gets one vote; votes are not allotted depending on how much you keep at the credit union. As a result, all credit union members have an equal voice when voting.



Happy New Year

From LeRoy Federal Credit Union

We would like to start the celebration by offering our members

Great Loan Rates

Auto Loans as low as 1.99%

Recreational Loans as low as 3.84%

Home Equity - Fixed Rate 4.95%

Home Equity Line of Credit - Prime Plus .50%

Unsecured as low as 8.94%

New

Used

Refinances

*Stop by or call for more information
(585) 768-7207 www.leroyfcu.org*

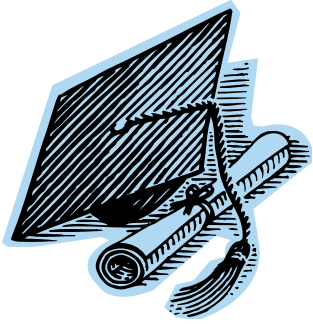


Keep Your Year-End Statement for Tax Time

Would you like to get a jump start on your 2013 taxes? Your year-end statement contains important dividend information that you may need for tax purposes. Make sure you keep your year-end statement and any other records in a safe place, or sign up for your e-statement online to retrieve them. It's fast and easy.

- 1099 forms are only sent out if your savings (share) interest income is \$10.00 or over
- 1098 forms are only sent out for real estate loans with interest of \$600.00 or over.

You will find your interest paid for 2013 on December's 2013 Statement for tax reporting if you do not receive a 1098.



It's Scholarship Time!

We are now accepting applications for our 2014 scholarships! Le Roy Federal Credit Union offers two college scholarship programs. Contact the credit union for applications to either of these programs

LFCU Scholarship

This program is open to all 2014 graduates in good standing with LFCU and planning on attending an accredited college in the 2014/2015 school year. The recipient of this award will be selected based on character, academic performance, involvement in community service, extracurricular activities, financial need and information provided through references and essay responses.

To apply, eligible members must complete a scholarship application and return it to the credit union along with two written references – one from an employer or extracurricular activity advisor and one from a teacher. In addition, an official copy of the student's school transcript must be provided.

Deadline for applying for this scholarship is
May 16, 2014

Rochester Chapter of the Credit Union Association of New York 2014 College Scholarship Program

To be eligible, each applicant must have an account (title in their name) and be a member in good standing of a participating Credit union. All applicants must be high school seniors for the 2013/2014 school year, with plans to attend an accredited college or university for the 2014/2015 school year.

The winners will be selected by an independent panel of judges responsible for evaluating and ranking applications received within three separate categories – academic performance, community involvement (includes sports, volunteer work and activities outside of standard school curriculum) and an essay response.

Applications must be post-marked on or before
January 24, 2014
Winners will be notified on or before
March 3, 2014



January 2014 Promotion



Refer a Friend!

And be entered to win \$100!!

No time to wait-spread the joy! Start the New Year out right!

Send a friend or family member in to open an account and both of you will be entered into our drawing to win a \$100 gift card!

Referral Coupons can be filled out when our new member opens an account!

The Board and Staff here at LeRoy Federal Credit Union would like to wish you a

Happy New Year!

Winter Dates to Remember!

*Monday, January 20, 2014
Martin Luther King Jr. Day
Credit Union will be closed*

*Monday, February 17, 2014
President's Day
Credit Union will be closed*