

# LeRoy Federal Credit Union



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OUR SALLIE MAE LINK!

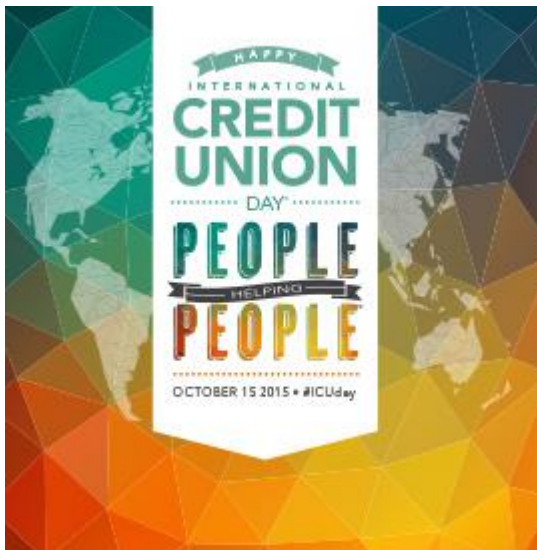


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■ Fall    ■ October    ■ 2015

**“OWNED BY YOU, WORKING FOR YOU.”**

*For over 50 years Le Roy Federal Credit Union has been serving our members, bringing them a hometown feel with welcoming customer service and feeling like you have control over your finances!*



## People Helping People

The credit union movement began 160 years ago with a simple but radical idea. That with the help of your neighbors, you can improve your financial well-being.

This idea spread across the world, and credit unions flourished, especially during times of economic hardship.

During the Great Depression, scores of ordinary Americans—farmers, teachers, small business owners—found themselves without access to banking services, so they banded together to become their own not-for-profit financial institution. Credit unions opened in record numbers.

During the recent Great Recession, again credit union memberships swelled. Today there are more than 200 million credit union members worldwide—100 million of them in the U.S.

But even after all this time, the bedrock principles of credit unions remain unchanged. Credit unions are still:

People coming together to be their own bank, so no one can deny them a path to prosperity.

People pooling their savings to provide each other affordable credit.

People helping people.

To celebrate this powerful movement, join LeRoy Federal Credit Union on Thursday, Oct. 15, 2015.

### Address & Phone Numbers

**Please be sure that we have your current address and phone number so that we can keep our files up to date!**

## Now available!

We are now offering our members the option of applying for a credit card!

Consumer, Consumer Specialty, Small Business and Small Business Specialty cards give our members many choices to best fit their own personal needs!

Come on in and talk to one of us. We can go over the different cards and help you decide which one would benefit you the most!



## Stretch Your Holiday Budget



### Need some extra cash for the holidays?

Don't forget about our Skip-A-Pay program! We allow you, if your loan is in good standing, to skip a payment for one month. That payment will then be added on at the end of the loan.

A form can be found on our website or in the office!

*Thank You!*

*We want to thank all of you, our members, for your patience while we were painting and having maintenance done!*



## Dates to Remember

Monday, October 12<sup>th</sup>~Closed for Columbus Day

Wednesday, November 11<sup>th</sup>~Closed for Veteran's Day

Thursday, November 26<sup>th</sup>~Closed for Thanksgiving

Friday, November 27<sup>th</sup>~Closing @ 4 PM

Thursday, December 24<sup>th</sup>~Closing @ 1 PM for Christmas Eve

Friday, December 25<sup>th</sup>~Closed for Christmas

Thursday, December 31<sup>st</sup>~Closing @ 1 PM for New Year's Eve

Friday, January 1<sup>st</sup>~Closed for New Year's Day

