

LeRoy Federal Credit Union

3rd Quarter 2016



▶ LOG ONTO lovemycreditunion.org AND CLICK ON INVEST IN AMERICA CREDIT UNION MEMBER REWARDS- SAVE WITH ADT, SPRINT, DIRECTV AND ALLIED!



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



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

“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!

INTERNATIONAL
CREDIT UNION
DAY
OCTOBER 20
2016



CREDIT UNIONS ARE
NOT-FOR-PROFIT,
MEMBER-OWNED
FINANCIAL COOPERATIVES

9 PRINCIPLES

1 DEMOCRATIC CONTROL

One member, one vote.

2 OPEN MEMBERSHIP

Membership fosters community.

3 NONDISCRIMINATION

All are welcome at a credit union.

4 SERVICE TO MEMBERS

57,000 Credit Unions Serve
\$1.2 TRILLION LOANS 217 MILLION+ MEMBERS
6 CONTINENTS 105 COUNTRIES

5 DISTRIBUTION TO MEMBERS

SHAREHOLDERS PROFITS MEMBERS

6 BUILDING FINANCIAL STABILITY

Credit unions are reliable.
Credit Union vs. Bank Closures, 2008-2012

CREDIT UNIONS	0
BANKS	400

Source: CUNA

7 CO-OP COOPERATION

NO FEE ATM

8 SOCIAL RESPONSIBILITY

After natural disasters, the global credit union community restores access to financial services and rebuilds credit union infrastructure.

9 ONGOING EDUCATION

Money Goals
S Specific
M Measurable
A Attainable
R Relevant
T Time-Bound

Service to members. Democratic control. Social responsibility. These are more than just words; these are the core principles that separate credit unions from other financial institutions and have allowed the movement to thrive for over a century. This year, we have dedicated International Credit Union Day[®] to communicating the unique qualities that make credit unions special.

Stop in on Thursday, October 20th to enjoy some refreshments in celebration of International Credit Union Day!



#CUdifference #ICUday



THE KEY

TO YOUR HOME
IS RIGHT HERE...

LeRoy Federal Credit Union now offering mortgage financing

Through an exciting new partnership with OwnersChoice, we're expanding our service offerings to include mortgage financing. Whether you're purchasing a home or refinancing your mortgage, you can look to LeRoy Federal Credit Union for trusted advice and exceptional service.

Our new mortgage program features:

- a secure online application process;
 - expanded loan programs;
- low interest rates and closing costs; and
- expert support and assistance throughout the entire process.

All LeRoy Federal Credit Union mortgage loans will be serviced through OwnersChoice, a full-service mortgage corporation serving credit unions in the greater Northeast. With over 25 years of exclusive credit union mortgage experience, OwnersChoice is a trusted partner for credit union mortgage lending.

If you are looking for competitive mortgage financing from a lender you can trust, stop by our office or contact us at (585) 768-7207.



Have you moved or changed your phone number?
Please stop in to update your information so that we can stay current!



LOVE MY
CREDIT UNION
REWARDS

Love your savings, love your home.

LeRoy Federal Credit Union knows your home is a big investment, and we already help you save on mortgages and home loans. Now with the Love My Credit Union Rewards program, you can save even more on products and services you use every day.

- ♥ Receive a 10% discount (business members a 15% discount) on select regularly priced Sprint monthly data service. Valid in conjunction with other credit union and most Sprint National handset offers and promotions
- ♥ Save up to \$200 on new DIRECTV service with monthly bill credits and a \$140 gift card courtesy of Love My Credit Union Rewards and Direct Star TV.
- ♥ Members receive \$850 in startup equipment, an exclusive smoke communicator, plus a \$100 Love My Credit Union Rewards Visa gift card with the ADT Credit Union Member Plan
 - ♥ Receive 60% off or more on your out-of-state moves with Allied

The more offers you take advantage of, the more you save. In fact, members have saved over \$1.6 billion with Love My Credit Union Rewards discounts.

To find out more and learn about other valuable discounts, visit LoveMyCreditUnion.org. You get all these offers and discounts just for being a member of LeRoy Federal Credit Union!

Start saving today at LoveMyCreditUnion.org.



Important Dates to Remember

Monday, October 10th ~ Closed for Columbus Day

Friday, November 11th ~ Closed for Veterans Day

Thursday, November 24th ~ Closed for Thanksgiving

Friday, November 25th ~ Closing @ 4 PM

Monday, December 26th ~ Closed in observance of Christmas

Monday, January 2nd ~ Closed in observance of New Year's Day