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LeRoy Federal Credit Union

3rd Quarter 2020

“OWNED BY YOU, WORKING FOR YOU.”

For over 60 years, Le Roy Federal Credit Union has been serving our members, bringing them a hometown feel with welcoming customer service and a feeling of control over their finances!



INSPIRING HOPE FOR
 A GLOBAL COMMUNITY™

International Credit Union Day®

Thursday, October 15, 2020

What is International Credit Union (ICU) Day?

- ICU Day has been celebrated on the third Thursday of October since 1948 and is designed to create awareness and celebrate the ways credit unions improve the lives of their members around the world.
- 2020 celebrates 72 years of ICU Day
- This year’s theme is: “Inspiring Hope for a Global Community.” It speaks to how credit unions around the globe have continued to provide a high level of service to their members and demonstrated a generosity to their local communities that has set them apart from other financial institutions during the COVID-19 crisis. We are truly inspiring hope for a global credit union community. Due to that type of commitment to members and communities across the world, we have a global credit union movement that is now more than 274 million members strong. They are served by more than 85,000 credit unions in 118 countries.

What makes credit unions unique?

- **Equal Ownership** – Credit unions are democratically controlled and member-owned and member-operated. Each member has equal ownership and one vote regardless of how much money he or she has in savings.
- **Not for Profit** – Credit unions are not-for-profit financial cooperatives that provide a safe, convenient place for members to save money and access loans and other financial services at reasonable rates.
- **Social Purpose: People Helping People** – Credit unions exist to serve their members, not to make a profit. Every member counts, including those of modest means. This “people-first” philosophy impels credit unions and their employees to get involved in their community and support worthwhile causes.
- **Volunteer Leadership** – Each credit union is governed by a volunteer board of directors elected by and from the credit union’s membership.
- **Financial Education for Members** – Credit unions place particular importance on educational opportunities for their members and the public to help everyone become better-educated consumers of financial services.
- **Trust** – Lately credit unions have received positive press for being trustworthy and resilient institutions during a tumultuous time. Credit union members worldwide can be proud of these accomplishments and rest assured that their money is safe at the credit union.

ATTENTION!!

We are IN NEED of volunteers for our Supervisory Committee!!

As a not-for-profit financial institution, volunteers play an integral role in the credit union. Volunteering with the Supervisory Committee is a great opportunity to be a part of a successful organization and to contribute toward LeRoy Federal Credit Union's continued growth and success into the future.

If interested, please call our office @ 585-768-7207 or email gpanek@leroyfcu.org for more information.

Competitive mortgage financing from the credit union you trust

LFCU, in partnership with OwnersChoice, is pleased to announce our mortgage financing program. Whether you're purchasing a home or refinancing your mortgage, you can look to us for trusted advice and exceptional service.

Our 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 LFCU mortgage loans are serviced through OwnersChoice, a full-service mortgage corporation serving credit unions in the greater Northeast.

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



*** Important Dates to Remember ***

Monday, October 12th ~ Closed for Columbus Day

Wednesday, November 11th ~ Closed for Veterans Day

Thursday, November 26th ~ Closed for Thanksgiving

Friday, November 27th ~ Closing @ 4 pm

Thursday, December 24th ~ Closing @ 1 pm for Christmas Eve

Friday, December 25th ~ Closed for Christmas Day

Thursday, December 31st ~ Closing @ 1 pm for New Year's Eve

Friday, January 1st ~ Closed for New Year's Day