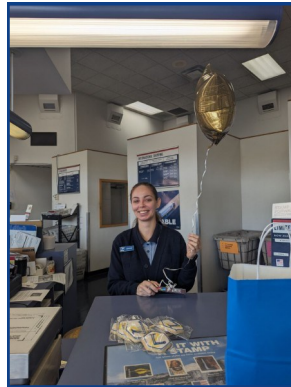
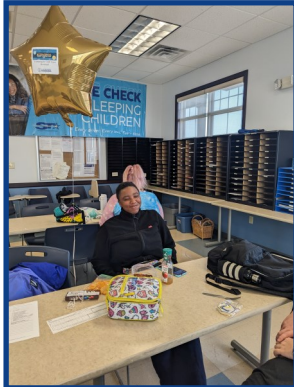


NOTES BEARING INTEREST

Lockport Schools & Community FCU
360 South Transit Street: Lockport, NY 14094

716-433-7740
Winter 2023 - 2024



Pay Day Promotion Winner!



Kristin Duffy
Membership established 1983

Holiday Basket Raffle!



\$700.00 was raised with LSCFCU's Holiday Basket Raffle.
\$350.00 was donated to **The Salvation Army Soup Kitchen**
and **\$350** was donated to **Lockport Cares**.

Thank you to those that donated money and baskets
and thank you to those participated in the raffle.

We are blessed to have such members so willing to help!

LOCKPORT SCHOOLS & COMMUNITY FCU HOURS

Regular Hours

Monday thru Friday
9:30 AM - 4:30 PM

Special Hours

February 20th - February 23rd
9:30 AM - 2:30 PM

Office Closed

Monday, January 15th
Monday, February 19th

Office Telephone

716-433-7740

You have 24/7 access to
your account at
www.lscfcu.org

Seasonal Reminders:

SNOW DAYS –

If the schools are closed due to weather, we will close only if the roads are too hazardous for our staff to travel. Please check www.lscfcu.org or call **716-433-7740** on school snow days to verify that we are open.

HOME BANKING AND E-STATEMENTS – Convenient way to manage your accounts online! Sign up today! Call the office at **433-7740** or visit www.lscfcu.org for more information.

DIVIDENDS

(Annual Percentage Yield)
(Quarter ending December 31, 2023)

Minimum Balance Share Accts.

\$100 - \$1,999.99	0.10 %
\$2,000 - \$4,999.99	0.15 %
\$5,000 - \$19,999.99	0.15 %
\$20,000 and up	0.25 %
Share Draft Accounts	0.01 %
I.R.A. Share Accounts	0.30 %

See the rates page on our website for the most up to date info
(Rates subject to change by your Board of Directors)

**Your Worth a Grand or Two Loans
are still available!**

Up to \$2,000

No Credit Report Drawn

Easy Re-Payment Plan

Offer valid until January 31, 2024

Some restrictions apply

Home Equity Line of Credit

3.25%

12 month intro rate!

For qualified borrowers.

Rate will be variable after 12 months. The rate that it will change to will be based on the prime rate on the date of the rate change and your credit score when you apply.

Your ANNUAL PERCENTAGE RATE will never be less than 3.50% and will never be greater than 18.00% after the promotional period ends.



Thanks  To Our
VOLUNTEERS

the LAST Word

We have the best Board of Directors & Supervisory Committee! They spend hours reviewing policies and determining the best course of action for the credit union, they even assist in the office when we are short staffed! We are very grateful to have them.

Wishing you a year of Love & Laughter, Happiness & Success, Health & Wealth, Peace & Prosperity. Happy New Year!