

# NOTES BEARING INTEREST

**Lockport Schools & Community FCU**

360 South Transit Street; Lockport, NY 14094

**716-433-7740**

Winter 2025-2026

## 2025 International Credit Union Day!



### Payday Promo Winner!



**Congratulations Michele Leuer!**

## Let us help you save in 2026!

We have many ways to help our members keep more of your money in your pocket.

- Debt Consolidation Loans
- Reduce your rate by refinancing with us
- Financial Counseling

**Call the office today to get started!**

**Web site:** [www.lscfcu.org](http://www.lscfcu.org)

**E-mail:** [memserv@lscfcu.org](mailto:memserv@lscfcu.org)



9:30 am - 4:30 pm  
Monday-Friday

**716-433-7740**

You have 24/7 access  
to your account  
at [www.lscfcu.org](http://www.lscfcu.org)

**Office Closed**  
**January 19, 2026**

*Martin Luther King Jr. Day*

**February 16, 2026**

*President's Day*

**Recess Hours:**

**February 17-20, 2026**

**9:30 am– 2:30pm**

Monday-Friday

**Download the  
LSCFCU app today!**



*Available on the App Store  
or get it on Google Play.*

#### **DIVIDENDS**

(Annual Percentage Yield)  
(Quarter ending December 31, 2025)

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)

**You're Worth a Grand or Two Loans  
are still available!**

Ends January 30th,

Some restrictions apply

### **National Income ADD&D Benefit:**

Please note that members are eligible for a free \$3000 AD&D insurance benefit by being a member of LSCFCU. If a representative from National Income is stating that they are requiring you to meet with them, this is not a requirement in order to be eligible for the policy.

If you have any concerns, please reach out to Tammy at LSCFCU.

### **IMPORTANT MEMBER NOTICE**

Please be advised that Lockport Schools & Community FCU will **never** solicit confidential or sensitive member information via e-mail, telephone, or other communication methods.

Safeguarding your personal information is our **priority**. We will not contact you unexpectedly to request details such as your:

Social Security Number, Account Numbers, Passwords, and PIN.

If you receive any communication that appears suspicious or asks for sensitive information, do not respond. Please contact us immediately at **716-433-7740** to report the incident.