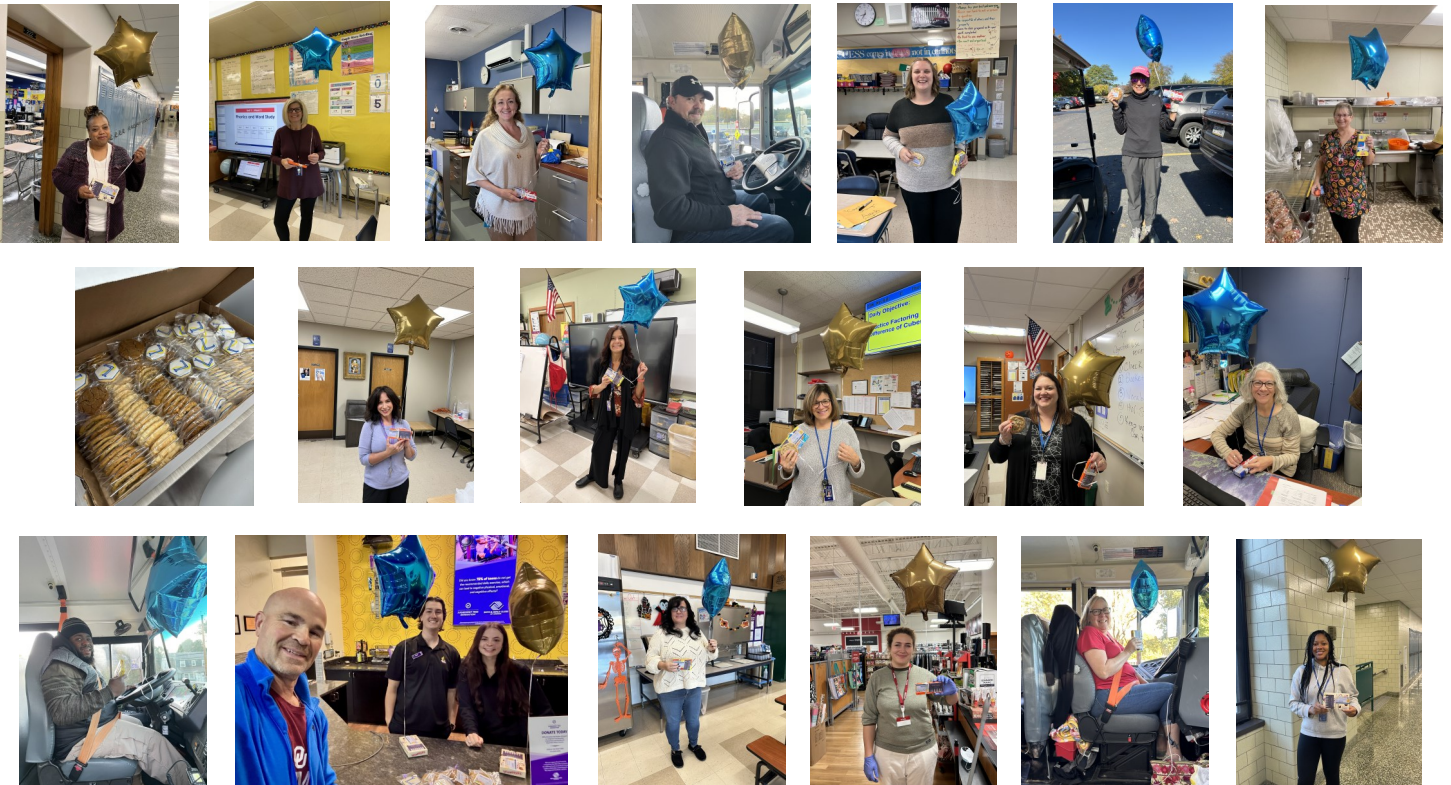


NOTES BEARING INTEREST

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

716-433-7740
Winter 2024 - 2025



Pay Day Promo Winner!



Kathleen Patterson
Membership established 2016

Holiday Basket Raffle!



\$250.00 was raised with LSCFCU's Holiday Basket Raffle. Proceeds to benefit local charities. Thank you to those that donated money and baskets and thank you to those participated in the raffle. *We are blessed to have such wonderful members so willing to help!*

Holiday movies Christmas 2024!



At The Palace Theatre
sponsored by LSCFCU!

LOCKPORT SCHOOLS & COMMUNITY FCU HOURS

Regular Hours

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

Special Hours

February 18th - February 21st
9:30 AM - 2:30 PM

Office Closed

Monday, January 20th
Monday, February 17th

Office Telephone

716-433-7740

You have 24/7 access to
your account at

Seasonal Reminders:

www.lscfcu.org

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, 2024)

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)

Did you love your family a little too much this holiday season?

**You're Worth a Grand or Two Loans
are available until January 31st !
Up to \$2,000**

No credit report drawn
Skip summer payments
option available
-Some restrictions apply-

**Planning on doing some home improvements this year?
Check out our Home Equity products.**

Home Equity Line of Credit

3.25%

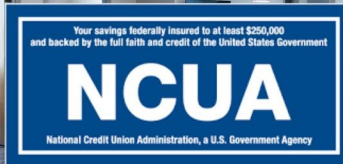
12 month intro rate!
For qualified borrowers.
Rate will be variable after 12 months. The rate that it will change to will be based on the prime rate on the date of the rate change and your credit score when you apply.

Home Equity Loan
starting at 6.5%

Rate is fixed throughout the entirety of the loan.
This option is brought to you without closing costs as long as you don't pay it off during the first three years.



We have been notified that we will be awarded a generous grant from the NCUA in the new year. These funds will be used to update office equipment.
Thank you NCUA!



Thanks To Our
VOLUNTEERS

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.

the LAST Word

Warmest thoughts and best wishes for a Happy New Year! May peace, love, and prosperity follow you always.