

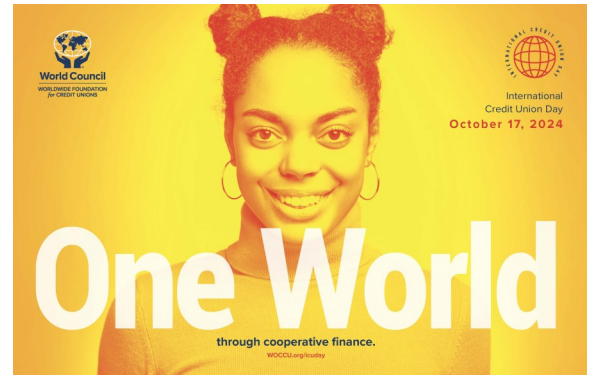
# NOTES BEARING INTEREST

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

**716-433-7740**  
Fall 2024

Why do hundreds of millions of people worldwide choose credit unions? Because credit unions have a “people-first” philosophy that impels them to constantly improve their communities and the lives of their members. That local service feeds a worldwide network that reaches more than 403 million members across the globe. On **Thursday, October 17, 2024**, join credit union and financial cooperative members around the globe in celebrating 76 years of International Credit Union Day®.

**Visit us at Lockport Schools & Community FCU and celebrate with your fellow member owners, we'll have treats in the office and we'll be doing surprise giveaways all day!**



**Thank you**  
to all that joined us at the  
2024 Annual Meeting!



## Member Appreciation/Youth Month Ice Cream!



**LSCFCU WILL BE HOSTING A CREDIT SEMINAR IN THE OFFICE THIS FALL! CALL (716) 433-7740 TO REGISTER!**

## Building and Repairing Credit

**October 10th, 2024  
from 6 PM to 8 PM**



Let us give you the tools you need to build and repair your credit!

CREATING A BUDGET  
PAYING YOUR BILLS ON TIME  
UTILIZING LESS THAN 30% OF YOUR CREDIT

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

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

# LOCKPORT SCHOOLS & COMMUNITY FCU HOURS

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

## Special Hours

9:30 am to 2:30 pm  
December 23<sup>rd</sup> - 29<sup>th</sup>  
(Winter Break)

## Office Closed

Monday, October 14<sup>th</sup>

Monday, November 11<sup>th</sup>

Thursday, November 28<sup>th</sup>  
Friday, November 29<sup>th</sup>

Tuesday, December 24<sup>th</sup>  
Wednesday, December 25<sup>th</sup>

Monday, January 1<sup>st</sup>

## Office Telephone

716-433-7740

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

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](http://www.lscfcu.org) or call **716-433-7740** on school snow days to verify that we are open.

### DIVIDENDS

(Annual Percentage Yield)  
(Quarter ending September 30, 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)

## Pay Day Promotion Drawing!

Any member employed by Lockport City School District or STA that sets up a new payroll direct deposit with LSCFCU or increases their current direct deposit will be entered into a **drawing for \$100.00!**



The drawing will take place October 31, 2024!

## Holiday Basket Raffle!



We will be hosting a holiday basket raffle in the office December 2<sup>nd</sup> - 13<sup>th</sup>, winners will be drawn 12/16/2024. Proceeds to benefit Lockport Cares and The Salvation Army Soup Kitchen. If you are interested in donating a basket, please bring it into the office.

## Fraud Monitoring on your Debit card

Your debit card is protected by 24/7 monitoring service. They will identify themselves as the LSCFCU Fraud Center and will be inquiring about a transaction immediately after it is presented. If the fraud department any communications (text, email, or phone call), please respond immediately. We have seen more instances of scammers attempting to hack debit card accounts. **Responding to these communications is your best defense on protecting your card, and locking down the card when needed.**



## Are you a Local Business Owner?

At LSCFCU, we try to utilize member owner businesses whenever possible. We would also like to highlight your business on social media platforms. We hope you will do the same for LSCFCU.

If you are a business owner, please let us know! Email us at [memserv@lscfcu.org](mailto:memserv@lscfcu.org) to share your business information, or just mention it when you come in. Thank you!



LSCFCU is proud to announce a scholarship opportunity for college-bound students! In partnership with New York Credit Union Association (NYCUA), we are accepting applications for **high school seniors**

attending two- or four-year accredited educational institutions as well as vocational or trade schools in 2025. The program is designed to provide funds that would be used toward tuition, room and board, books, and school supplies. At LSCFCU we believe in the boundless potential of our young scholars. This scholarship is more than financial support; it's a belief in their dreams and an investment in our community's future.

We encourage all eligible students to apply and wish them success in their academic pursuits.

Eligible members can email [memserv@lscfcu.org](mailto:memserv@lscfcu.org) for application submission details. **To be eligible, you must be a member of Lockport Schools & Community FCU.**

*Participants are considered for the LSCFCU Scholarship, a Credit Union Chapter Scholarship & a State Scholarship!*



Never stop doing little things for others. Sometimes those little things occupy the biggest part of their hearts.