

# NOTES BEARING INTEREST

**Lockport Schools Federal Credit Union**  
360 South Transit Street; Lockport, NY 14094

**433-7740**  
Summer 2010

## RED HOT LOAN SALE

Let us help you Custom Fit a Loan  
To your needs!!

- Auto
- Personal
- Home Improvement
- Home Equity (Fixed)
- Shared Secured
- Boat



(Loan approvals based on current policy of *LSFCU*. Excludes mortgages, home equity (variable), and refinanced current loans with *LSFCU*. Limited time only.)

Can you handle it?

**Call or visit Michele or Reva!**



**Need Summer Money - quick?** Check out our “You’re Worth a Grand...Plus Some” program. Visit or call Michele or Reva today!

## **Common-sense Internet Buying - Avoid Scams**

- **DEAL LOCALLY WITH FOLKS YOU CAN MEET IN PERSON** – Many scammers have a story; are far away, in a rush, getting divorced or leaving the country soon, they may refuse to meet face to face.
- **IF IT SOUNDS TOO GOOD TO BE TRUE ... IT IS** – Trust your gut!
- **NEVER WIRE FUNDS VIA WESTERN UNION, MONEYGRAM** or any other wire service – Anyone who asks you to do so is probably a scammer.
- **CRAIGSLIST IS NOT INVOLVED IN ANY TRANSACTION** – They do not offer buyer protection or guarantee anything.
- **NEVER GIVE OUT FINANCIAL INFORMATION TO THE SELLER**
- **AVOID DEALS INVOLVING SHIPPING OR ESCROW SERVICES** – Know that scammers will “guarantee” your transaction or will accept partial payment after they say they have already “shipped” the goods.



We welcome **Deana Jaques** to our staff as a Member Service Representative. With her previous credit union and banking experience, Deana has been eagerly assisting our members since May.

When not in the office Deana loves spending time with her family (husband Randy, sons Derek and Trevor) and enjoys playing with her dog Sadie. She is interested in gardening and music. Her boys love sports, so she is often found at the soccer field in Middleport.



Sandra Cleveland

### College Bound Seniors Win State and Local Awards

**Sandra Cleveland and Emily Donovan** are all smiles as they receive their recent Scholarship Awards from Reva Wood.



Emily Donovan

**Sandra Cleveland**, daughter of David and Lisa Cleveland of Lockport, earned a New York State Scholarship Award of \$500 from the Credit Union Association of New York. She was also the recipient of a \$300 *LSFCU* Scholarship. Sandra, who is Valedictorian of her graduating class at Lockport High School, is headed to study Chemistry with a minor in Music at Wellesley College. Besides being top in her class, Sandra works part-time, is active in her church as a volunteer and enjoys music. She is All-State, All-County for music and was a National Merit Finalist for her high PSAT score.

**Emily Donovan**, daughter of Roberta and the late Timothy Donovan won a \$300 *LSFCU* Scholarship and an additional \$300 from the Credit Union Association of New York, Niagara Chapter. A senior at Lockport High School, Emily plans to attend Rochester Institute of Technology to study New Media Design. Along with her love of art, Emily enjoys sports, interns for the Red Cross and works part-time. She has had various art pieces on display at the Market Street Art Gallery and was also awarded a Presidential Scholarship based on SAT scores, activities and grades.

The scholarships are based on outstanding academic, extracurricular and personal achievements accomplished through the student's high school career.

We wish **Sandra and Emily** much success in the future!



**433-7740**

24/7 access to your account

**433-7757 (fax)**

### Summer Hours

Monday, Tuesday,  
Thursday, Friday

**9 a.m. to 2 p.m.**

and

**Wednesday**

**9 a.m. to 4 p.m.**

### Office Closed



Monday, September 6, 2010

### DIVIDENDS

(Annual Percentage Yield)  
(quarter ending June 30, 2010)

Minimum Balance Share Accts.	
\$100 - \$1,999.99	0.50 %
\$2,000 - \$4,999.99	0.65 %
\$5,000 - \$19,999.99	0.80 %
\$20,000 and up	0.95 %
Share Draft Accounts	0.25 %
I.R.A. Share Accounts	2.02 %

Share Certificates and I.R.A. Certificates      Call office for current rates

(Rates subject to change by your Board of Directors)



- In case of emergency or if you have trouble reaching our office by telephone, please remember to visit our Web site for notices and instructions.
- Free **Notary** service is available at the office.
- You need to notify *LSFCU* directly regarding **Changes** in your Direct Deposit payroll, current home address, work status, or building location. Signatures and forms may be required in some situations.