

NOTES BEARING INTEREST

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

433-7740
Winter 2011-2012

Holiday Money "You're Worth a Grand....plus some"



This well-received loan opportunity has been extended until January 31st to help members take care of unexpected holiday expenses, pay off high interest credit cards, or receive cash now for anticipated income tax refunds.



HOURS and PHONES

Monday thru Friday
10 am to 5 pm

Special Hours

10 am to 3 pm
Wednesday, February 15th
(Annual Meeting Day)
&
February 21st - 24th
(Mid-Winter Recess)

433-7740

24/7 access to your account

433-7757 (fax)

Office Closed

Monday, January 16th
Monday, February 20th

2012 ANNUAL MEETING

Wednesday, February 15th

This year's location is:

Lockport Town & Country Club
717 East Avenue

Meeting starts at 4:00 pm (Doors open at 3:30 pm)

LSFCU's 2012 annual meeting is just around the corner, and we hope you can join us. Unlike other financial institutions whose meetings are restricted to a few shareholders, your credit union is a financial cooperative with meetings open to its valued member-owners: YOU!

So plan now to attend to hear about how LSFCU fared in 2011, get the scoop on what's on tap in 2012, and elect directors to the Board. Give us your feedback and let us know how well LSFCU is serving your financial needs. Tell us about what we're doing right as well as your suggestions for making improvements. Enjoy a light dinner and the chance to visit with other members, too. LSFCU exists only to serve you and your support is appreciated. We look forward to seeing you at the annual meeting.

Please call the office at **433-7740** or e-mail info@lockportschoolsfcu.org to reserve your seat today! (This will help us plan our food order.) If you are interested in serving on the Board of Director's or the Supervisory Committee contact Reva Wood at **433-7740** or e-mail rwood@lockportschoolsfcu.org.



Get In The Fast Lane With Your LSFCU Visa Debit Card

Beginning February 1st, new features will be added automatically to your LSFCU Visa Debit Card. They include ATM access and cash back during a purchase. If you need cash, you can avoid costly out-of-network ATM fees by using your debit card to get cash back at a grocery store, drug store, or other merchant. A full explanation of how to use the new features will be sent to you later in January.

During the first quarter of 2012, we will be rolling out additional ways we can communicate with you when you are transacting business with us. To prepare for these enhancements we need to have your current working e-mail address on file. If we already have it, thank you! If not, you may drop it off at the office or e-mail it to info@lockportschoolsfcu.org. Please make sure to include your name.



Web site: www.lockportschoolsfcu.org

E-mail: info@lockportschoolsfcu.org

Don't Wait - Start Yours Today

Can't bear to face those holiday bills each year? Be prepared next year with our Holiday Savings Program. It's a safe, convenient way to put some money aside for those holiday gifts and expenses next year. We don't require a minimum balance in the account, although a balance of \$100.00 must be maintained to earn a dividend each quarter. And best of all, by setting aside funds all year long, you will be able to pay cash for next year's holiday purchases. Now that's a sure way to have a merry and bright holiday season next year. So don't wait - stop by the credit union and open your Holiday Savings account today. Be ready for Happy Holidays next year!



Technology has made many jobs easier. But it's made the most important job of all - being a parent - tougher. Now, we need to do our best to keep our kids out of trouble, both in the physical and the virtual worlds.

Here are some tips to keep your kids safe online:

1. Teach your kids to protect passwords and to be sure that the "remember me" box is not checked on computers they use at school or the library.
2. Keep your anti-virus software updated and caution your kids about downloading attachments from people they don't know.
3. Talk to your kids about their online activities. Communicate the type of Web sites that your family doesn't consider appropriate. Just as you set limits about where your children can go in the physical world, specify Web sites that are not allowed. You can confirm compliance by looking at the browser history. Using filtering tools is another option.
4. Caution your kids about sharing personal information. Discuss the importance of privacy settings on social networking sites like Facebook and MySpace. Warn them to be as wary of strangers online as they are of them in person and to never have an in-person meeting with anyone they have "met" online. Teach them how to recognize an e-mail that is "phishing" for personal information.
5. Help them develop a critical eye toward content. While the Web is a fantastic source of reliable information, it also holds a lot of misinformation.



As 2011 comes to an end, your credit union wants to "Thank You" for your membership and for using your credit union to meet your financial needs! We hope you consider taking even greater advantage of all your credit union has to offer in 2012, and we hope that we will remain your financial institution of choice for a long time to come. So again, "Thank You" for choosing *LSFCU*. We look forward to continuing to serve you in the months and years ahead.

Our 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 call **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 by calling the office (**433-7740**) or visiting www.lockportschoolsfcu.org.

VISA DEBIT CARDS LOST OR STOLEN – Call **1-800-453-4270**

2012 SCHOLARSHIP DEADLINE – **Friday, JANUARY 20th** – Call Deana for more information at **433-7740**.

THE LAST WORD – The best and most beautiful things cannot be seen or even touched. They must be felt on the heart.

DIVIDENDS

(Annual Percentage Yield)
(quarter ending December 31, 2011)

Minimum Balance Share Accts.	
\$100 - \$1,999.99	0.30 %
\$2,000 - \$4,999.99	0.35 %
\$5,000 - \$19,999.99	0.40 %
\$20,000 and up	0.50 %
Share Draft Accounts	0.15 %
I.R.A. Share Accounts	1.26 %

Share Certificates and I.R.A. Certificates	Call office for current rates
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(Rates subject to change by your Board of Directors)