

# NOTES BEARING INTEREST

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

**433-7740**  
Winter 2007-2008

*Join our circle  
of friends at  
the...*

## 2008 Annual Meeting



**Lockport Holiday Inn**  
**Wednesday, February 13<sup>th</sup>**  
**4:00 pm (Doors open at 3:30 pm)**

Learn more about “YOUR” Credit Union, meet our outstanding staff, elect members to the Board of Directors and enjoy socializing with friends.

**GUEST SPEAKER**  
Kristen Neubauer  
Niagara County Sheriff’s Department  
‘Identity Theft’

WE WOULD LIKE TO KNOW IF YOU WILL BE ATTENDING  
This will help us plan our food order. Please call 433-7740 and let us know how many will be attending!! Thank you.

## **Bonus Dividend Paid for 2007** **“IT’S MONEY IN YOUR ACCOUNT”**

LSFCU for a second year in a row is pleased to announce it paid its members a ten percent bonus dividend on all share accounts for 2007.

Thank You to all our members who continue to support the credit union – you truly make us a success.

## **HOURS & PHONES**

Monday thru Friday  
**10 am to 5 pm**

### **Special Hours**

10 am to 3 pm  
*Wednesday, February 13<sup>th</sup>*  
*(Annual Meeting Day)*  
&  
*February 19<sup>th</sup>-22<sup>nd</sup>*  
*(Mid-Winter Recess)*

**433-7740**

24/7 access to your account  
**433-7757 (fax)**

### **Office Closed**

*Monday, January 21<sup>st</sup>*  
*Monday, February 18<sup>th</sup>*  
*Friday, March 21<sup>st</sup>*

## Our Gift to You –

With the holidays behind us, we realize that many of our members may be "caught short" of funds. ***There can be many expenses associated with this time of year which have included gift giving, traveling to be with loved ones, higher heating bills, increasing price of gas and overall increased daily expenses.***

All of these things put together can make it difficult on the budget. If you had big plans for this past holiday season and are feeling the crunch financially, we can help with our



### “2008 INTEREST GIFT”

Apply and close on a loan during the final month of January

You pick the amount of the loan up to \$5,000

You pick the term up to 36 months

**Then...**

Choose “YOUR” gift!!!

Your gift is waiting to be chosen from our gift basket.

Gifts include discounts of **2% or 4%** off current loan interest rates.

One lucky member may win a discount of **6%** off their current rate.

Interest Gift applies to Gift Loan Only. Some restrictions apply.

## When Opportunity Knocks...



### DIVIDENDS

(Annual Percentage Yield)

(quarter ending December 31, 2007)

Minimum Balance Share Accts.	1.51 %
Share Draft Accounts	0.50 %
I.R.A. Share Accounts	2.27 %

Bonus Dividend on Minimum Balance Share Accounts	10 %
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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)

*This is the final month to apply* for an opportunity to compete in a statewide scholarships program. Applicants must be graduating seniors attending college to either a two- or four-year accredited educational institution in the fall and they must be members of the credit union.

The state application also qualifies our applicants to compete for two \$250 *LSFCU* scholarships.

It's a simple process, making this an opportunity students can't pass up. Completed applications must be returned to the *LSFCU* office **no later than January 25, 2008**. For more information regarding this scholarship program, contact Michele at 433-7740.