



Fall
2015
Newsletter



Start Saving for Christmas 2016

Christmas may be over before we know it this year, but it's never too early to start saving for next year! We have Holiday Club accounts that offer a convenient way to save for the joyous holiday season. Set up a Holiday Club today and watch your money grow! Our Holiday Club accounts are now available, and the money you start adding today will transfer to your savings on September 30, 2016. Just in time for holiday shopping!



Irving - Main Office
 William Seneca Building
 12837 Route 438
 Irving, NY 14081
 (716) 532-8179

Salamanca - Branch Office
 Seneca Allegany Administration Building
 90 Ohi:yo Way
 Salamanca, NY 14779
 (716) 945-8510

Hours
 M - F 9am – 4pm
 Closed 1:00-1:30 for lunch

PROMOTIONAL SHARE CERTIFICATE RATES

Grand Opening Promotional Rates for Deposits of \$500.00 or greater.

TERM	RATE	APY
6 Month	0.50%	0.50%
12 Month	1.00%	1.00%
24 Month	1.50%	1.51%
36 Month	1.75%	1.76%
48 Month	2.00%	2.02%
60 Month	2.25%	2.27%

Share Certificate Promotion Membership eligibility required

Must open certificate between 8/17/2015 and 10/31/2015. Minimum balance to open certificate and earn APY is \$500. Fees may reduce earnings. Early withdrawal penalties may apply. APY = Annual Percentage Yield. Subject to change at any time at our sole discretion without notice. Federally Insured by NCUA.

LOAN RATES

SNIFCU starting loan rates

TYPE	APR	TERM
New Auto	As low as 2.50%	Up to 75 months
Used Auto	As low as 3.75%	Up to 60 months
Share Secured	As low as 3.05%	Up to 120 months
Unsecured	As low as 7.75%	Up to 60 months
Credit Builder	As low as 10.00%	Up to 6 months

SNIFCU Membership required

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SNIFCU Debit Cards Coming Soon

Debit cards will be available starting on October 12, 2015. Members will be mailed a Debit Card along with a Pin Number. They will be available to members with a checking account. If you haven't signed up to receive a debit card and would like one, you can go to any SNIFCU location and ask to have a debit card with your checking account.

Allpoint ATM'S

If you do not live or work near one of our SNIFCU ATMs don't panic, because both branches are connected to the Allpoint system! Allpoint ATMs are available to our members free of charge. There is a mobile application available to download to quickly find the nearest Allpoint ATM in your area.

Some sample locations include:

- Signals - 11024 Southwestern Blvd
Irving, NY 14081
- Silver Creek Save-A-Lot - 1364 Rte. 20 Silver
Creek, NY 14136
- Green Frog – 1822 Rte. 20 Silver Creek, NY
14136
- Iroquois Smoke Shop 2 – 14411 4 mile Level
Road Gowanda, NY 14070
- Salamanca Save-A-Lot – 35 Church Street
Salamanca, NY 14779
- Antones – 101 Central Avenue Salamanca, NY
14779
- Antones II - 721 Broad Street Salamanca, NY
14779



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Cattaraugus Allpoint Locations



Allegany Allpoint Locations

