

# C.U. In The News

Sweet Home FCU • 656 N. French Rd, Suite 5, Amherst, NY 14228 • (716) 691-9187 or (800) 963-9660 • [www.sweethomefcu.org](http://www.sweethomefcu.org)

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## Do those holiday bills make you feel like this?



Come to Sweet Home FCU for instant relief! With a low loan rate, you'll have those gifts paid off in time for next year and save yourself loads of money you would otherwise pay to interest.

as low as

**7.9% APR**

1 year or less

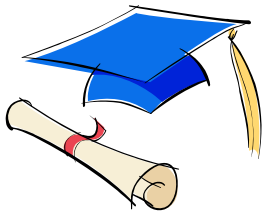
as low as

**8.9% APR**

2 years

It's quick and easy to apply. Simply visit our website at [www.sweethomefcu.org](http://www.sweethomefcu.org) to complete an application. In most cases, you'll have an answer the same business day! Additional questions? Call Tracey or Joyce at 691-9187.

## Scholarship Applications Available



Sweet Home FCU is offering one \$750 scholarship to applicants who are seniors in high school *and* members of SHFCU. The application for the SHFCU scholarship is due by **Friday, April 3, 2009**. Scholarship packets have been sent out. If your high school senior has not received one, please call the credit union at 691-9187.

## Check Out Your New Ride at the Auto Show!

If you are looking for a new vehicle and are planning on going to the auto show, get your tickets from us! Member price is \$6 (gate price is \$8). Children 5 and under are FREE. The auto show is at the Buffalo Convention Center from Feb 4th - 8th.

## Annual Meeting Date...

Thursday, May 14th  
Ellicott Creek Banquet Facility

See your March newsletter for more information!

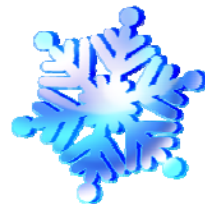
## It's Here... Online Bill Pay!

Now, you can pay your bills right from the convenience of your computer! Save yourself loads of time - you may never need to write another check again! You can pay your bills immediately or schedule them for a later date. Imagine going on vacation and having your bills scheduled to pay in advance. Stay tuned for more details...



## Emergency Closings

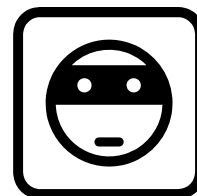
Should inclement weather occur, the credit union will make every effort to be open. However, if the decision is made to remain closed or to close early, your understanding will be greatly appreciated.



Please check Channels 2 and 4, WBEN (AM 930) or 97 Rock on the radio for closing information or just call 691-9187 to make sure we are open.

## Medical Identity Theft...

You are often warned about the dangers and consequences of identity theft, but what about medical identity theft? Medical ID theft occurs when one person uses someone else's name or health information to get medical care. It may be a person acting alone who steals your insurance ID, driver's license or Social Security number. Often they are employees of health care or insurance providers who steal health information and sell it to criminals for extra cash.



### What can you do to protect yourself?

- ◆ **Protect your identity.** Don't give your medical ID information to anyone without asking why.
- ◆ **Protect your mail.** Mail outgoing bills and sensitive ID information in a public mailbox. Cross-cut shred any health care or insurance papers.
- ◆ **Review your medical records and insurance claims once a year.**
- ◆ **Question your health care providers about their data security.** Find out if they do criminal background checks on employees who handle records. How do they confirm patient identities?

## Visa Check Card News

In order for funds to be available at the ATM, online or at various local merchants, please complete transfers on the home banking system by 8:00 a.m. M-F.

Visit [www.allpointnetwork.com](http://www.allpointnetwork.com) or [www.co-opnetwork.org](http://www.co-opnetwork.org) to find surcharge-free ATMs in your area or while you are on vacation. A fee of \$0.50 per transaction will apply from SHFCU.

## CU Calendar

We will be **closed** on the following day...

Monday, February 16

President's Day

Office Hours:

Mondays, Tuesdays, Thursdays	9-4
Wednesdays	9-3
Fridays	9-5