



The Prosperity Newsletter

NEW SERVICES

- MoneyDesktop
- FamilyMint

Available FREE for your convenience. Check with our staff or go to www.lcsfcu.org and look under CU services for use and benefits.

Winter Weather

During extreme weather conditions, check gwsyr.com under Alerts to see the credit union hours or check out www.lcsfcu.org

THANK YOU –to all of our members that donated to help Ronald McDonald House Charities of CNY. We raised \$100.00!



Go to www.facebook.com/LiverpoolFCU and like us to receive up to date news and information!

Are you throwing your money away?



Stop paying bank fee's for basic services like debit cards and checking accounts! Why should you have to pay a monthly usage charge or count the number of debit transactions you do a month?

With our debit and checking accounts, our focus is your satisfaction not how much in fee's we can gain! Discover another advantage of people helping people.



2012 Scholarship Opportunities

We are offering college-bound high school seniors the opportunity to compete for statewide and local college scholarships. There is \$5,000 in scholarship funds that will be awarded and may be used at a two- or four-year accredited educational institutions. The scholarship applications are online, at the CU, or at Liverpool CSD and Phoenix CSD's guidance department. If the student is not a member

of the Liverpool FCU, he/she can request a membership packet as well. Students must complete the application form, write an essay and obtain the required transcripts, along with the signature of a parent or guardian. Then return the completed form no later than January 20, 2012 for the Credit Union Association of New York and March 30, 2012 for Liverpool FCU's scholarships.

With our debit card, you never pay a monthly maintenance fee, there are no minimum or maximum number of transactions you are required to do, and no minimum balance required. We are connected with two networks of surcharge free ATM's, so wherever you go in the country, you can find a free ATM. Just look for any All-Point or Sharenet ATM or go to www.lcsfcu.org and look under CU services for a list of ATM locations. You can search by zip code or location for convenience or even download the All-Point app.

straight to your smart phone! Our checking accounts, have no monthly usage charge and no minimum balance requirement. Make transfers between your checking and saving accounts by homebanking and Cutele anytime or call the CU during business hours.

Switching is easy with out switch kits! Just fill in your other financial account information and we do the rest!

Go online, call or stop in for details about our great checking and debit card options!

Also, if your already in college, check out our Sallie-Mae loans from the link on our home-page!

The applications can be found at www.lcsfcu.org and click on the scholarship banner or scan the following QR code!





"Your Prosperity is Our Priority"

How to keep green from "falling" out of your pocket

*Take advantage of our **LOW** rates! - Planning that mid-winter vacation to beat the cold, or need to replace your old snowmobile? Check out our low rates on personal loans or new and used Recreational vehicle loans! Go to www.lcsfcu.org or call to find current rates!*

Homebanking and Bill pay— Prepare for the upcoming snowy months! If you don't want to take a chance when the snow is blowing, you can check your account and pay bills all from the comfort of your home computer. Sign up for Homebanking and Billpay, both free services now!



Upcoming Events and Closings

November

Wednesday, November 23rd both the lobby and drive thru will be open until 4:30pm

Thursday, November 24th Closed all day for Thanksgiving

Friday, November 25th only the drive thru will be open from 8am to 12pm

December

Monday December 26th Closed all day in observance of Christmas

Friday, December 30th both the lobby and drive thru will be open from 8am to 12pm

January

Friday, January 20th Credit Union Association of NY scholarship applications are due to the CU

February

Monday, February 20th Closed all day for Presidents' Day