

# MONEY MATTER.\$

The Official Newsletter of  **SJP Federal Credit Union**  
Where *people* are worth more than money!

**April 1, 2016**

## Contact Information

341 Englewood Avenue  
Buffalo, NY 14223

Phone: 716.833.9670

Email: [contact@sjpfcu.org](mailto:contact@sjpfcu.org)

Website: [sjpfcu.org](http://sjpfcu.org)

## Office Hours

Monday: 9am – 2pm (\*4:30pm)

Tuesday: 9am – 2pm (\*4:30pm)

Wednesday: 9am – 2pm (\*4:30pm)

Thursday: 10am – 6pm

Friday: 8am – 6:30pm

\*Extended Drive-Thru Hours

## Savings Rates

### Certificates of Deposit:

12 months @ 1.15% APY

24 months @ 1.40% APY

36 months @ 1.60% APY

48 months @ 1.85% APY

60 months @ 2.30% APY

**84 months @ 2.60% APY**

### Money Market Rates:

\$2,500-12,499 @ 0.75% APY

\$12,500-24,999 @ 0.76% APY

\$25,000-49,999 @ 0.77% APY

\$50,000-74,999 @ 0.78% APY

\$75,000+ @ 0.79% APY

### IRA Accounts:

\$2,500-12,499 @ 1.00% APY

\$12,500-24,999 @ 1.01% APY

\$25,000-49,999 @ 1.02% APY

\$50,000-74,999 @ 1.03% APY

\$75,000+ @ 1.04% APY

## Loan Rates

### New & Used Auto Loans:

48 months as low as 2.74% APR\*

### Home Equity Loans:

Fixed and adjustable rates as low as  
3.24% APR\*

### Personal Loans:

Up to \$15,000 as low as 6.24% APR\*

### Motorcycle, ATV, Boat & RV Loans:

\*Call the office for current rates.

\*Rates and terms shown based upon approved credit as defined in CU loan policies. Other rates and terms may apply based upon a nationally recognized credit scoring system. Other terms and conditions may apply, ask a CU representative for details.



**SJP Federal Credit Union**  
Where *people* are worth more than money!

Cordially invites you to our

# 77th Annual Meeting & Dinner Dance

## WHERE

Banchetti's Banquet Hall  
550 North French Road  
Amherst, NY 14228

## WHEN

Friday April 22, 2016

Cocktails @ 6:30 pm - Dinner @ 7:30 pm

Meeting and Election of the Board of Directors  
Chinese Auction

Dancing to the Sounds of Whirlin' Disc Sound

**RSVP before April 15th to 833-9670**

*\*All members may attend the business meeting and election free of charge  
without reservations for dinner or cocktails.*

**Members**

**\$15**

**Non-Members**

**\$20**





### STAFF

Michael Bondanza, CEO  
Chas Kirsch, CFO  
Mary Jo Moretta  
Caitlin McLean  
Lorraine Gruber  
Megan Fitzgibbons  
Nicole Hedges  
Sue Manzella  
Sara Bondanza

### DIRECTORS

Walt Kolt, President  
Greg Wichtowski, Vice President  
Chas Kirsch, Treasurer  
Sally Forgette, Secretary  
John McLean, Supervisory Chairman  
John Zimdahl, Director  
Joe Pitirri, Director  
Jim Maguire, Director  
Jeff Chameli, Director  
Jon Kolt, Director

## Are you In the Market for a New Car? We've Got You Covered!

Purchasing a car can be a very stressful experience. Make sure to do your homework.

With spring just around the corner and the wear from another harsh Buffalo starting to take its toll on your car, now is a very popular time to upgrade. Here is a quick checklist to get you started:

- **Get preapproved.** Visit [www.sjpfcu.org](http://www.sjpfcu.org) and fill out an application to get preapproved. We will work with you to see how much you can afford and steer you in the right direction. We can pull down NADA valuation reports for prospective vehicles and recommend dealers we have relationships with that specialize in what you are looking for.
- **Find your car.** After you are approved for your loan, take your time and find the car that is just right for you. Purchasing a car is a big deal. Don't push it. Remember there is no pressure. Your approval will be good for at least 30 days.
- **Sign the loan documents!** Now that you have found the car of your dreams, have the dealer send over a copy of the sales contract (or a copy of the title if your buying from a private party), call your insurance company to get insurance on the vehicle, and schedule a closing to come in and sign for the loan and pick up your check!
- **Oh no!** You went right to the dealer without consulting your friends at SJP and they pressured you into signing a high rate loan on the spot? No worries. Just shoot an application through our website online and submit a copy of the loan note you signed for at the dealer and we'll make sure we beat the rate!

# CREDIT UNION WORD SEARCH

\*Correctly complete the CU Word Search & send it in with your name & account number before June 1<sup>st</sup> for your chance to win a pair of free movie tickets!\*

D	V	B	U	I	J	K	W	B	V	A	L	U	A	T	I	O	N	G	ANNUAL
D	R	N	M	I	O	P	L	A	R	D	F	B	N	M	Q	W	L	N	DINNER
Z	X	B	R	C	U	L	T	N	I	F	G	E	H	K	Q	I	U	I	BANCHETTIS
S	O	N	O	F	O	V	B	C	H	I	L	L	H	J	K	L	F	T	DANCING
T	I	O	Q	W	T	C	I	H	O	U	S	C	H	I	L	L	S	L	COCKTAILS
N	E	V	E	R	T	O	K	E	R	U	N	I	C	E	R	H	S	U	MEMBERS
E	V	E	N	R	E	R	A	T	S	F	C	H	E	V	R	O	E	S	BUSINESS
M	A	R	K	E	T	N	O	T	A	V	R	E	N	N	I	D	R	N	MARKET
U	S	B	A	N	K	E	R	I	E	I	V	V	E	R	I	F	T	O	STRESSFUL
C	R	U	I	S	E	R	I	S	L	O	L	R	E	U	I	V	S	C	CORNER
O	E	D	B	N	Q	W	R	T	A	R	S	S	E	N	I	S	U	B	VALUATION
D	B	V	B	Q	W	G	H	O	U	P	L	N	T	Y	U	H	N	Q	VEHICLE
C	M	E	R	T	N	H	A	Z	N	E	V	E	R	T	R	U	M	G	CONSULTING
W	E	U	S	E	D	U	I	R	N	E	V	R	E	L	A	E	D	H	DEALER
E	M	G	N	I	C	N	A	D	A	M	H	E	R	T	G	I	O	S	DOCUMENTS

Name: \_\_\_\_\_ Acct #: \_\_\_\_\_