

Membership Update!

We are proud to inform you that SNIFCU has over **600 members** and we are adding new members to the SNIFCU family every day. These new members, like all our members, can now enjoy all the benefits that being a member of the SNIFCU provides. As we continue to grow we are able to add more benefits to our membership as well as continue to offer the great service and benefits that our members have come to know.

New Benefits!

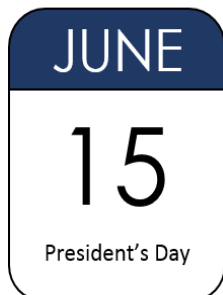
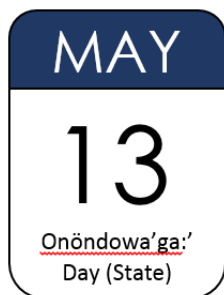
Online Banking and Bill Pay are two new benefits that our members have access to free of charge. With Online Banking you can transfer funds between your checking, savings, money market accounts, club accounts, pay on your SNIFCU loan, view your transaction history, and access e-statements. Bill Pay is a powerful service that allows you to pay all of your bills, directly from your SNIFCU account, all in one place. With Bill Pay you will never need to write checks again! You are able to schedule payments, set up recurring payments, review the status of payments, and be assured that your payments will arrive on time. You will securely receive bill reminders, track recent payments, and view bill history all from one convenient screen. You must be enrolled in Online Banking to utilize this service.

SNIFCU members are now able to add debt protection to their SNIFCU loans. The Debt protection plans will temporarily relieve you of loan payments in the event of Death, Disability, and Involuntary Unemployment.

The SNIFCU now offers discounted tickets for local entertainment such as Regal Cinemas, Fantasy Island, and this summer we will be offering discounted tickets to the Erie County Fair.

We are very pleased to offer these new benefits to our members.

Upcoming Holidays



New Office Hours

Monday – Thursday 9:00am – 4:00pm
Friday 9:00am – 5:00pm

Saturdays only during Tribal Council

April 9th 9:00am – 1:00pm - Cattaraugus SNIFCU office is open

May 14th 9:00am – 1:00pm - Allegany SNIFCU office is open

June 11th 9:00am – 1:00pm - Cattaraugus SNIFCU office is open

July 9th 9:00am – 1:00pm - Allegany SNIFCU office is open

**DRAWING DATE
JUNE 30, 2016**

Membership Drive

Spring is the season of growth and the SNIFCU is growing every day and we plan to continue that growth. You can help by referring your friends and family. In the spirit of the season, the credit union is having a raffle for our members who refer their friends and family. See the attached page for instructions and referral tickets that you can give to your friends and family to increase yours and their chances of winning!

1st Prize – 55” LCD TV

2nd Prize – A basket of 4 Regal Tickets & 4 Fantasy Island Tickets

3rd Prize - \$50 deposited to your SNIFCU Account

Cut out one of the referral tickets below, write your name on it, and give it to a friend or family member (check for membership eligibility). With each product or service that your referred friend or family member signs up for, both you and the new member get a ticket entered into the drawing! If your friend opens an account, signs up for a checking account, gets a free debit card, and direct deposits their payroll, each of you get 4 tickets in the drawing! The more they sign up for the more chances you both have to win.

Who is eligible?

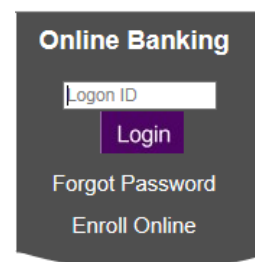
- Family members of current SNIFCU members including:
- Spouse, Daughter/Son, Sister/Brother, Parent, Grandparent, Grandchild, and Household member.
- Enrolled members of the Seneca Nation of Indians
- Employees of the Seneca Nation of Indians
- Employees of the Seneca Gaming Corporation and its Subsidiaries
- Employees of Seneca Gaming and Entertainment
- Employees of the Seneca Construction Management Corporation

REFER FRIENDS & FAMILY _____ (Your Name) Seneca Nation of Indians FCU	REFER FRIENDS & FAMILY _____ (Your Name) Seneca Nation of Indians FCU	REFER FRIENDS & FAMILY _____ (Your Name) Seneca Nation of Indians FCU
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Logging into Online Banking

To login to the SNIFCU Online Banking site go to our website at www.snifcu.org

In the top right corner you will see the Online Banking login box. If you have already registered for online banking you can sign in with your logon ID right here. If you are signing in for the first time click "Enroll Online"



Step 1: Enter your personal information such as your account #, social security #, and house address #. Then click on the highlighted "Terms and Conditions" link to read the terms and conditions. To proceed, check the box for "I have read and agree to the Terms and Conditions" and click continue.

Step 2: Choose a logon ID and security code (password) and follow the instructions carefully as your logon ID and security code may require specific character types and lengths.

Step 3: Now you can login with your new logon ID and security code. The first time you login you will be prompted to set a security phrase and three security questions. Now you are registered and you can login directly from our main page at www.snifcu.org. If you have any questions or problems logging in, feel free to contact our office.

Youth Savings Accounts

It is never too early to start saving. Get the young members of your family started today with a savings account at the SNIFCU.

Sound money skills are a gift that you can provide for your children that will give them returns for the rest of their lives!

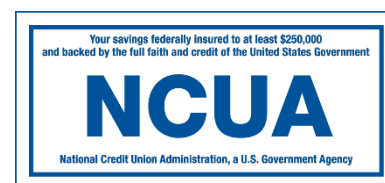
Call today to ask about our Youth Savings accounts. For the Cattaraugus territory, call (716) 532-8179. For the Allegany Territory, call (716) 945-8510.



Children get a free piggy bank with their account!

Loan Rates

Loan Type	Annual Percentage Rate	Term
New Auto	As low as 2.50%	Up to 72 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%	6 months



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.



Drive into Spring!

Drive into Spring with a new car and a low interest rate from the SNIFCU!



New Auto Loans
As Low As

2.5% APR*

*APR = Annual Percentage Rate. Rate shown is the standard rate for SNIFCU members based on a preferred credit rating.

Irving Office

12837 Route 438
Irving, NY 14081
(716) 532-8179

Hours

Mon - Thurs	9am - 4pm
Friday	9am - 5pm
Tribal Council Saturdays	9am - 1pm

(Only the SNIFCU office located where the Tribal Council Session is held will be open)

Salamanca Branch

90 Ohi:yo Way
Salamanca, NY 14779
(716) 945-8510