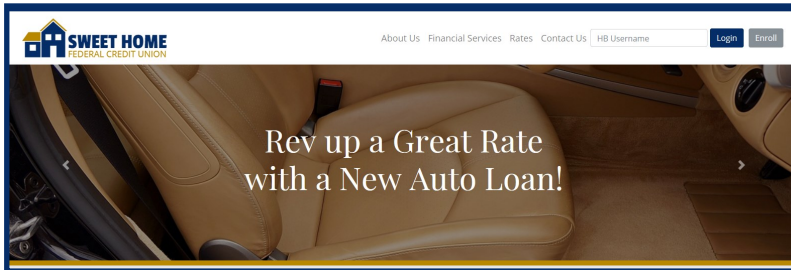
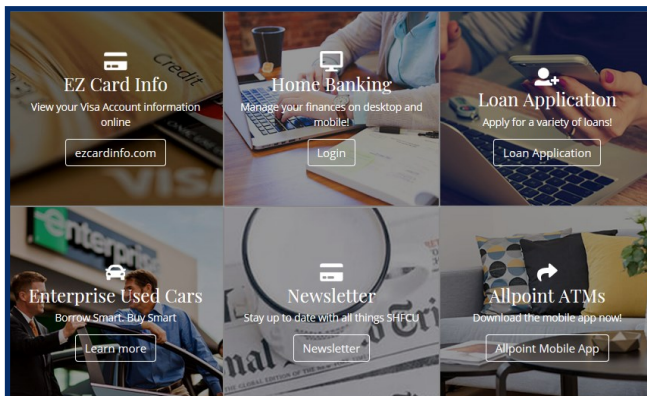


NEW WEBSITE COMING SOON!



We are excited to announce that we are redesigning our website to provide a cleaner, more contemporary look to enhance your online experience. Comprehensive lists of our products and services will guide you to more in-depth information with just a click.

We remain committed to providing our members with secure, convenient and personalized services. We look forward to enhancing your member experience with the technology upgrades.



Office Hours

Mondays: 9:00 AM – 4:00 PM
Tuesdays: 9:00 AM – 4:00 PM
Wednesdays: 9:00 AM – 3:00 PM
Thursdays: 9:00 AM – 4:00 PM
Fridays: 9:00 AM – 5:00 PM

Drive Thru Hours

Mondays: 8:30 AM – 3:55 PM
Tuesdays: 8:30 AM – 3:55 PM
Wednesdays: 8:30 AM – 2:55 PM
Thursdays: 8:30 AM – 3:55 PM
Fridays: 8:30 AM – 4:55 PM

Holiday Hours

March 30: 9:00 AM – 1:00 PM
May 28: CLOSED
July 4: CLOSED
September 3: CLOSED
October 8: CLOSED
November 12: CLOSED
November 21: 9:00 AM - 4:30 PM
November 22: CLOSED
November 23: CLOSED
December 24: 9:00 AM - 1:00 PM
December 25: CLOSED
December 31: 9:00 AM - 3:00 PM

Contact Us

Give us a call for more information about our services and products

Sweet Home FCU
1960 Sweet Home Road
Amherst, NY 14228

(716) 691-9187

Visit us on the web at
www.sweethomefcu.org



Call us about our Sweet Home FCU
Visa Credit Card
With an introductory rate of 5.99% APR*

*APR = Annual Percentage Rate



Come celebrate Earth Day with us the entire month of April. We've teamed up with Shred-It to offer you free confidential shredding. Bring your documents* to the credit union and Shred-It's trained employees will shred them on site.

* Please only bring paper that should be shredded. Most junk mail (with the exception of credit card offers) does not need to be shredded. We will not accept

Auto Loan Financed Elsewhere?

Finance it with SHFCU

with rates as low as

1.707% APR*



*APR = Annual Percentage Rate

*Rate includes a .25% with a full ser-

PRIVACY DISCLOSURE FOR SWEET

Your privacy of consumer financial information has always been of utmost concern to the Board of Directors you elect, the committees appointed and to the staff. We respect your right to confidentiality and take every possible measure to ensure that your personal information remains personal. We value your membership and hope that you will remain a member for many years to come.

Because we are committed to providing you with competitive products and services to meet your financial needs, it is sometimes necessary to share information about you to complete your transactions and to provide you with certain financial products and services. In order to do so, we have entered into agreements with other companies that provide either services to us or for you to consider. To protect our members' privacy, we enter into agreements only with companies that agree to maintain strong confidentiality protection and limit the use of the information we provide. Under these arrangements, we may disclose all of the information we collect as described below, to those companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. We do not permit these companies to sell to other third parties the information we provide to them.

We may also disclose information we collect about you under other circumstances permitted or required by law. If you have questions or concerns about confidentiality of your nonpublic information, please call us at 691-9187 or (800) 963-9660 or stop by our office at 1960 Sweet Home Road, Amherst, NY. If you terminate your membership with the Sweet Home Federal Credit Union, we will not share information we have collected about you except as agreed by you or as permitted or required by law.

TYPES OF INFORMATION WE COLLECT

We collect nonpublic personal information* about you from the following sources:

- Information we receive from you on applications or other forms such as your name, address, social security number, assets and income, date of birth;
- Information about your transactions with us, our affiliates, or others, such as your account balance, payment history, parties to transactions and debit and credit card usage;
- Information we receive from a consumer reporting agency, such as your creditworthiness and credit history.

WHAT WE DO TO PROTECT THE CONFIDENTIALITY OF YOUR PERSONAL INFORMATION

We restrict employee access to personal information to a "need to know" basis. Only employees who legitimately require your personal data to complete business transactions ever see it. Our employees are trained to maintain confidentiality and member privacy. The officers, directors, members of committees and employees of this credit union must hold in confidence all transactions of this credit union with its members and all information respecting their personal information, except when permitted by state or federal law. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

This privacy disclosure is being issued to comply with the provisions of the Gramm-Leach-Bliley Act governing the privacy of consumer financial information.

*Non-public information is defined as any information the Credit Union receives by performing a transaction or service for a member (e.g. loan applications).