



Rome Federal Credit Union
 937 Seneca St.
 Rome, NY 13440
 www.romefcu.com
 Phone (315) 339-1658
 Fax (315) 339-0304



Newsletter

Hours of Operation

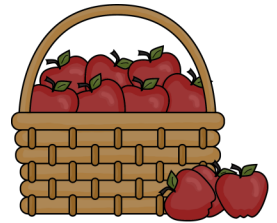
Monday-Friday 7:30am-4:30pm
 Friday Drive Thru open until 5:00pm
 Saturday Drive Thru only 9:00am-1:00pm

CLOSED ALL FEDERAL RESERVE HOLIDAYS

Monday, October 8th in observance of Columbus Day
 Monday, Nov 12th in observance of Veteran's Day
 Thursday, Nov 22nd in observance of Thanksgiving Day
 Tuesday, Dec 25th in observance of Christmas Day

**Every Wednesday in October free
 Hot Apple Cider and Donuts**

**On Wednesday, October 31st come dressed in your
 Halloween Costume for Trick or Treat Street**



PROMOTIONAL
18 month
SHARE CERTIFICATE
2.25% apy*
 (new money only)**

*Annual Percentage Yields (APYs) are current as of 09/01/2018 and are subject to change without notice. The Dividend Rate and Annual Percentage Yield are fixed and will be in effect for the initial term of the account.
 **Certificate funding must be from an external source.

DON'T MISS OUT!
LIMITED TIME ONLY FOR A
SPECIAL RATE ON OUR 18mo
SHARE CERTIFICATE



Join us Thursday, October 18th
for refreshments and giveaways as we celebrate the 70th Anniversary of
International Credit Union Day

2019 Statewide Scholarship Program **Rome FCU is Now Accepting College Scholarship Applications**



Rome FCU is offering college-bound high school seniors the opportunity to compete for statewide college scholarships through the New York Credit Union Association's Scholarship Program. Scholarships will be awarded ranging from \$500 to \$1,500 and may be used at a two- or four-year accredited educational institution. Students can take advantage of this opportunity by completing three simple steps:

1. Stop in to request a scholarship application form, or visit www.romefcu.com to download an electronic application. If the student is not a member of Rome FCU, he/she can request a membership packet as well. (All scholarship applicants are required to be members of a participating New York credit union.)
2. Complete the application form and required essay and obtain the required transcripts, along with the signature of a parent or guardian.
3. Return the completed application and supportive materials to Rome FCU Name no later than January 4, 2019.

There is no fee for submitting an application, but applicants **MUST** be:
 members of Rome FCU;
 college-bound high school seniors at the time of application; and
 attending either a two- or four-year accredited educational institution for the first time in the fall of 2019.

In early spring, applications will be judged against other submissions statewide. Winners will be announced in May. For more information about this scholarship program, contact credit union contact by calling 315-339-1658



ATTENTION HOLIDAY CLUB MEMBERS IT'S THAT TIME OF YEAR AGAIN

*Funds from your Holiday Club Account will be automatically transferred on
November 1st to your regular share account.
Don't have a holiday account? Open a new one today!*

Hurry Kids! If you received our International Credit Union Day Coloring Contest flyer in the mail don't wait! Bring it in today and be entered to win a Movie Prize Pack for 4! The deadline is October 17th. Winner to be chosen October 18th.

SNOWPLOW BIDS NOW BEING ACCEPTED

**For the 2018-2019 season.
Please submit bids by mail or in person
by Oct 22nd to:
Rome FCU
Attn: Manager
937 Seneca St.
Rome, NY 13440**

**Per time or for season. Includes sidewalk shoveling.
Quote salting & removal fees.**

Fees for Services:

Cashier's Check -	\$3.00
Cashier's Check over \$2000 -	Free
Money Order -	\$2.00
Stop Payment -	\$10.00
Photocopy of Share Draft -	\$2.00
Statement Copy (per page) -	\$2.00
Account Research (per hour) -	\$20.00
Check Protest -	\$25.00
Dormant Account Fee/monthly (after no activity in 12 months)	\$5.00
Installment Loan Late Fee -	\$30.00
NSFcheckorACH item Return Fee -	\$30.00
Courtesy Pay Fee (per item) -	\$30.00
Deposit item returned -	\$30.00
ATM W/D (after 6 per month) -	\$1.75
Debit Card Replacement -	\$8.00
IRA account annual fee -	\$20.00
Foreign check deposits -	\$5.00
Incoming Wire Transfer -	\$5.00
Outgoing Wire transfer -	\$20.00
Foreign wire transfer -	\$40.00
Coin counting- Rolled 2% Loose 4%	

PRIVACY POLICY

Rome Federal Credit Union, your member – owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. Under federal law we are required to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at (315) 339-1658.

INFORMATION WE COLLECT ABOUT YOU

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

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information that we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from other institutions where you conduct financial transactions.

PARTIES WHO RECEIVE INFORMATION FROM US

- Financial service providers, such as insurance companies.
- Non-financial service companies, such as consumer reporting agencies, data processors, and check/share draft printers, financial statement publishers, plastic card processors, direct marketers and government agencies.

DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

In order for us to conduct the business of the Credit union, we may disclose all of the information we collect, as described above, to non-affiliated third parties that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services. We may also disclose nonpublic personal information about our members under circumstances as permitted or required by law. These disclosures typically include information to process transactions on our members' behalf, conduct the operations of our credit union and follow our members' instructions as they authorize, or protect the security of our financial records.

To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide to other third parties. We do not permit these companies to sell the information we provide to other third parties.

We restrict access to nonpublic personal information about our members to those employees who need to know that information to provide products and services to our members. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard our members' nonpublic personal information.

WHAT MEMBERS CAN DO TO HELP

To help us keep our members nonpublic information confidential we ask that all of our members use caution when disclosing their account information to other persons .

