

CHEEKTOWAGA COMMUNITY FEDERAL CREDIT UNION

NEW AUTO LOAN
AS LOW AS
2.75%*



Refinance your Auto Loan
TODAY!

Investing in you! Scholarship Program

The 24th DW Moyce Scholarship will be awarded in August. Members who will be graduating in 2019- and first-year college students will be eligible. Please submit a copy of your most recent grades along with a letter stating how the funds will be utilized. The winners will be notified in July.

April 2019

CURRENT HOURS

Mon., Tues.: 9:30 am- 5:00 pm

Wednesday 9:30 am - 4:00 pm

Thursday- 9:30 am- 5:00 pm

Friday- 9:30am – 6:00 pm

CLOSED/ LIMITED DATES

April 19, 2019- Closed Good Friday

May 27, 2019- Closed Memorial Day

EXCITING NEWS!!!

Do you know anyone looking to join the credit union? Now is the time! All new members and new loans, the member will be eligible to enter our raffle to win a NEW GAS GRILL!

A SMART INVESTMENT TODAY!

A smart investment today can provide you with security and financial freedom in the future.

FEATURES AND BENEFITS OF THE 36-MONTH CD:

2.50% APR

The only person standing in the way of your savings goals is you!

- 2.5312% APY¹
- Guaranteed high rate
- Fixed rates for 36 months
- \$2,500 minimum

¹APY 2.167% as of 03/31/2019. Initial term of 36 months with minimum deposit of \$2500.00. Penalty will be imposed for early withdraw. Fees could reduce earnings. Federally insured by NCUA. Cannot be combined with any other offer. Other conditions may apply. All rates subject to change without notice. All published rates subject to change without notice.

- APY: Annual Percentage Yield

59th Annual Membership Reunion & Annual Meeting

Come join us and meet some of your credit union members at:

Pvt. Leonard Post Jr. #6251
 Veterans of Foreign Wars
 2450 Walden Ave.
 Cheektowaga, NY 14225

5:00pm Wednesday June 19, 2019

Reservations: Please call the Credit Union at 716-684-1741 by 4:00 pm on or before June 1, 2019 to insure proper seating.

Nominations are being accepted for the following VOLUNTEER positions:

BOARD OF DIRECTORS

*** EACH VOLUNTEER POSITION HAS A 3-YEAR TERM ***

*** NOMINATIONS MUST BE RECEIVED BY MAY 15TH ***

THE ELECTION OF 2 BOARD OF DIRECTORS WILL BE HELD DURING THE MEETING

PLEASE CONTACT ONE OF THE FOLLOWING FOR ADDITIONAL INFORMATION

Michael Teleha 109 N. Forest Williamsville, NY 14221
 Ron Lavere 89 Bramblewood Ln. East Amherst, NY 14051
 Cheryl Kuczynski 2875 Union Rd. Suite 49 Cheektowaga, NY 14225

Note: In accordance with Cheektowaga Community FCU bylaws, in order to vote at the annual membership meeting, you must be a member of the credit union in good standing with a minimum share of \$5 in your account and be at least 16 years old.

Dividend Rates
Regular Shares

0.10% APY

Club

0.05%

Term Share (CD's)

	<u>APR</u>	<u>APY</u>
6 Month	.55%	.551%
12 Month	.70%	.701%
18 Month	.95%	.953%
24 Month	1.00%	1.003%
36 Month	2.50%	2.523%

Money Market

Silver.....2.00%

Gold.....2.15%

Platinum.....2.25%

As of 3/31/2019

**NEW Recreational
 Loans as low as
 4.00%***



DORMANT ACCOUNT

Don't forget to show some activity in your account at least every 12 months or you will be subjected to a \$10.00 monthly dormancy fee.

If no activity occurs for 3 years, the funds on deposit will be surrendered to the NYS office of Unclaimed Funds as required by law.

OFFICE INFORMATION

2875 Union Road, Suite 49

Cheektowaga, NY 14227

Phone: 716-684-1741

Fax: 716-601-7547

Home Banking and Website



- Access Your Account 24/7
- Transfer Between Your Accounts
- Pay Loans

Our 2 New Computers and Software have been made possible, in part, by a grant from the New York Credit Union Foundation.



Office Staff

Cheryl Kuczynski, Manager

Assistant Manager

Danielle Rosiek

Member Service Representatives

Pam Jennal

Jessica Wenk-Gietler

Brittany Lowe

Board of Directors

Robert Flynn-Chairman

Brian Bartella- Vice

Chairman

Cheryl Kuczynski

-Treasurer

Jonathan Piersa-Secretary

Kevin McHale-Director

*APR= ANNUAL PERCENTAGE RATE * BASED ON CREDIT WORTHINESS

Note: Existing loans with CHEEKTOWAGA COMMUNITY FCU are not eligible for refinancing.