July 2019

# CHEEKTOWAGA COMMUNITY FEDERAL CREDIT UNION

## **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

July 4, 2019 - Closed Independence Day September 2, 2019 - Closed Labor Day

NEW AUTO LOAN 60 MONTHS AS LOW AS 2.95%\*



Refinance your Auto Loan TODAY!



The ability for members to get involved in the management and operation of their credit union is a key difference that sets our credit union apart from other financial institutions. If you are interested in serving on any of these committees or just helping out your credit union in any way please let us know.



Anticipated Date September 2019

New Location:

3234 Union Road Cheektowaga, NY 14227

# **NEED A LOAN IN A HURRY?**

APPLY ONLINE AT CHEEKTOWAGACOMMUNITYFCU.COM

# USING OUR <u>NEW</u> LOAN APPLICATION



# Need a vacation?

Personal loan as low as 8.75%\*

\*Based on credit worthiness





Ask a Member Service Rep. for details.

# Home Banking and Website



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

Dividend Rates Regular Shares 0.10% APY Club 0.05%

# Term Share (CD's)

APR APY 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......1.55% APR Gold......1.70% APR

As of 6/30/2019

Platinum.....1.80% APR

NEW Recreational Loans as low as



#### 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.

4.00%\*

OFFICE INFORMATION 2875 Union Road, Suite 49 Cheektowaga, NY 14227 Phone: 716-684-1741 Fax: 716-601-7547

### Office Staff

Manager Cheryl Kuczynski cherylk@cheektowagacommunityfcu.com

Assistant Manager Danielle Rosiek danieller@cheektowagacommunityfcu.com

Member Service Representatives

Pamela Jennal Jessica Wenk-Gietler **Brittany Lowe** Lending

lending@cheektowagacommunityfcu.com

**General Inquires** info@cheektowagacommunityfcu.com

### Board of Directors

Kevin McHale-President Ron Lavere- Vice Chairman Cheryl Kuczynski -Treasurer Gretchen Sukdolak-Secretary Bob Flynn-Director

\*APR= ANNUAL PERCENTAGE RATE \* BASED ON CREDIT WORTHINESS Note: Existing loans with CHEEKTOWAGA COMMUNITY FCU are not eligible for refinancing.