



Need a vacation?

Personal loan as low as 8.75%*

*Based on credit worthiness



Skip A Pay
**FREE UP SOME
EXTRA CASH
WITH OUR NEW
SKIP A PAY
PROGRAM.**

Ask a Member
Service Rep. for
details.

Home Banking and Website



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

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

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.....1.55% APR

Gold.....1.70% APR

Platinum.....1.80% APR

As of 6/30/2019

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

*APR= ANNUAL PERCENTAGE RATE * BASED ON CREDIT WORTHINESS

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