

# CHEEKTOWAGA COMMUNITY FEDERAL CREDIT UNION

NEW AUTO LOAN  
60 MONTHS  
AS LOW AS  
3.20%\*



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.

October 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

October 14, 2019 - Closed Columbus Day  
November 11, 2019 - Closed Veterans Day  
November 28, 2019 – Closed Thanksgiving  
November 29, 2019 – Closed day after Thanksgiving  
December 25, 2019 – Closed Christmas Day  
December 24, 2019 – Open till 1:00 Christmas Eve  
December 31, 2019 – Open till 1:00 New Year's Eve  
January 1, 2020 – Closed New Year's Day



**Date November 12, 2019**

New Location:  
3234 Union Road Cheektowaga, NY 14227

**NEED A LOAN IN A HURRY?**

**APPLY ONLINE AT  
CHEEKTOWAGACOMMUNITYFCU.COM**

**USING OUR NEW LOAN  
APPLICATION**



## Need a vacation?

Personal loan as low as 8.75%\*

\*Based on credit worthiness



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](mailto:cherylk@cheektowagacommunityfcu.com)

#### Assistant Manager

Denise Bociek

#### Member Service Representatives

Pamela Jennal

Trice Hirkala

Marsha Joy

Lending

[lending@cheektowagacommunityfcu.com](mailto:lending@cheektowagacommunityfcu.com)

#### General Inquires

[info@cheektowagacommunityfcu.com](mailto:info@cheektowagacommunityfcu.com)

### Board of Directors

Kevin McHale-President

Ron Lavere- Vice  
Chairman

Cheryl Kuczynski  
-Treasurer

Gretchen Sukdolak-  
Secretary

Bob Flynn-Director

## 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.

#### Dividend Rates

##### Regular Shares

0.10% APY

##### Club

0.05%

#### Term Share (CD's)

	<u>APR</u>	<u>APY</u>
6 Month	1.56%	1.57%
12 Month	1.81%	1.83%
18 Month	1.91%	1.93%
24 Month	2.10%	2.45%
36 Month	2.42%	2.45%

#### Money Market

Silver.....1.55% APR

Gold.....1.70% APR

Platinum.....1.80% APR

As of 9/30/2019

#### 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.