

CHEEKTOWAGA COMMUNITY FEDERAL CREDIT UNION

March 2020

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 10, 2020 – Good Friday

May 25, 2020 – Memorial Day

July 3, 2020 – Independence Day

Tentative Annual Meeting Date June 17th more details to come.

NEW AUTO LOAN!! RATES

AS LOW AS **2.25%** APR*

SPECIAL RATE EFFECTIVE

1/01/20 - 6/30/20

*Based on credit worthiness



USED VEHICLE LOANS

RATES AS LOW AS **3.75%** APR*

SPECIAL RATE EFFECTIVE

1/01/20-6/30/20

*Based on credit worthiness



PERSONAL LOANS UP TO \$2,400 FOR 24 MONTHS

3.00% APR*

PERSONAL LOANS UP TO \$25,000 FOR 60 MONTHS

5.00% APR*

SPECIAL RATE EFFECTIVE 4/01/20 - 6/30/20

*Based on credit worthiness

NEED A LOAN IN A HURRY?

APPLY ONLINE AT
CHEEKTOWAGACOMMUNITYFCU.COM

USING OUR NEW LOAN APPLICATION



BECOME A VOLUNTEER - MAKE A DIFFERENCE



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.



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

*CONTACT US FOR
DETAILS

CHECK OUT OUR NEW
MOBILE APP!!

(look for our icon in your App store)



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

Office Staff

Manager

Cheryl Kuczynski

cherylk@cheektowagacommunityfcu.com

Assistant Manager

Teresa Schumacher

teresas@cheektowagacommunityfcu.com

Member Service Representatives

Pamela Jennal

Marsha Joy

Lending

lending@cheektowagacommunityfcu.com

Loan Officer

Trice Hirkala

General Inquiries

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	.90%	.90%
12 Month	1.00%	1.00%
18 Month	1.05%	1.05%
24 Month	1.10%	1.11%
36 Month	1.20%	1.21%
48 Month	1.30%	1.31%

Money Market

Silver..... 0.45% APR

Gold..... 0.55% APR

Platinum..... 0.65% APR

As of 04/01/20

NEW Recreational
Loans as low as
3.75%*



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

3234 Union Road
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.