

CHEEKTOWAGA COMMUNITY FEDERAL CREDIT UNION

JULY-SEPTEMBER 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

July 3,2020 – Independence Day
September 7,2020 – Labor Day

ANNUAL MEETING DATE 8/19/2020

Please call the Credit Union by 7/31 if you plan on attending. Location currently unavailable. We will update you by phone.

NEW AUTO LOAN!! RATES

AS LOW AS **1.75%** APR*

*Based on credit worthiness



USED VEHICLE LOANS

RATES AS LOW AS **2.25%** APR*

*Based on credit worthiness



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 JULY, 31 2020 ***

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

PLEASE CONTACT ONE OF THE FOLLOWING FOR ADDITIONAL
INFORMATION

Michael Teleha (716) 634-5366

Yvonne Janak (716) 675-6713

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.



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 - 8/31/20

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

Marsha Joy

General Inquiries

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
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.

Dividend Rates

Regular Shares

0.10% APY

Club

0.10%

Term Share (CD's)

	<u>APR</u>	<u>APY</u>
6 Month	.14%	.14%
12 Month	.22%	.22%
18 Month	.27%	.27%
24 Month	.35%	.35%
30 Month	.28%	.28%
36 Month	.75%	.75%
48 Month	.90%	.90%

Money Market

Gold..... 0.30% APR

Platinum..... 0.35% APR

As of 07/01/20

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.