

# CHEEKTOWAGA COMMUNITY FEDERAL CREDIT UNION

NEW AUTO LOAN!! RATES  
AS LOW AS **1.75%** APR\*  
SPECIAL RATE EFFECTIVE  
10/01/2020 - 12/31/2020  
\*Based on credit worthiness



USED VEHICLE LOANS  
RATES AS LOW AS **2.25%** APR\*  
SPECIAL RATE EFFECTIVE  
10/01/2020-12/31/2020

\*Based on credit worthiness

October 2020

## CURRENT HOURS

Mon., Tues- 10:00 am- 4:00 pm  
Wednesday- 10:00 am - 4:00 pm  
Thursday- 10:00 am- 4:00 pm  
Friday- 10:00am – 4:00 pm

## CLOSED/ LIMITED DATES

October 12, 2020 – Closed Columbus/ Indigenous Peoples' Day  
November 11, 2020 – Closed Veterans Day  
November 26, 2020- Thanksgiving Eve  
November 26,2020- Thanksgiving  
December 24, 2020 Christmas Eve till 1:00  
December 25, 2020 – Closed Christmas Day  
December 31, 2020 - New Year's Eve till 1:00  
January 1, 2021 -Closed New Year's Day



HOLIDAY SPENDING GOT YOU IN A PINCH?  
APPLY FOR A PERSONAL LOAN UP TO \$25,000 FOR  
60 MONTHS AT **5.00%** APR\*.  
SPECIAL RATE EFFECTIVE 10/01/2020 - 12/31/2020  
\*Based on credit worthiness

**NEED A LOAN IN A HURRY?**

**APPLY ONLINE AT  
CHEEKTOWAGACOMMUNITYFCU.COM  
USING OUR NEW LOAN APPLICATION**

**APPROVED**



*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.*



**SIMPLE & EASIER WITH CHEEKTOWAGA MOBILE APP.**

## 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

Teresa Schumacher

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

#### Member Service Representative

Pamela Jennal

#### Lending

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

#### Loan Officer

Marsha Strawder

#### General Inquires

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

### Board of Directors

Ron LaVere-President

Bob Flynn- Vice Chairman

Cheryl Kuczynski -Treasurer

Gretchen Sukdolak- Secretary

Kevin McHale-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

0.05% APY

##### Club

0.05%

#### Term Share (CD's)

	<u>APR</u>	<u>APY</u>
6 Month	.20%	.20%
12 Month	.25%	.25%
18 Month	.30%	.30%
24 Month	.35%	.35%
36 Month	.40%	.40%
48 Month	.45%	.45%

#### Money Market

Gold.....20% APR

Platinum.....30% APR

As of 9/30/20

#### **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.