

CHEEKTOWAGA COMMUNITY FEDERAL CREDIT UNION

January 2022

CURRENT HOURS

Mon. - 9:30 am- 5:00 pm
Tues.- 10 am- 5:00 pm
Wednesday- 9:30 am - 4:00 pm
Thur.- 10 am- 5:00 pm
Fri.- 9:30 am- 5:00 pm

CLOSED/ LIMITED DATES

January 1, 2022- New Years Day
January 17, 2022- Martin Luther King Jr Day
February 21, 2022 – Presidents Day

NEW AUTO LOAN!! RATES
AS LOW AS **1.95%** APR*
SPECIAL RATE EFFECTIVE
*Based on credit worthiness
01/01/2022-03/31/2022

USED VEHICLES:

RATES AS LOW AS **2.25%** APR*
SPECIAL RATE EFFECTIVE
01/01/2022-03/31/2022



Credit cards are
coming! Please stay
tuned for more
updates!!



A busy holiday season got you low on funds? Get a
personal loan today with rates as low as 4.5%*

Based on credit worthiness

NEED A LOAN IN A HURRY?

APPLY ONLINE AT
CHEEKTOWAGACOMMUNITYFCU.COM

USING OUR NEW LOAN APPLICATION



We love our VOLUNTEERS!

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.

***** POSITIONS FOR BOARD OF DIRECTORS TO COME*****

Dividend Rates

Regular Shares

0.05% APY

Club

0.05%

Term Share (CD's)

	<u>APR</u>	<u>APY</u>
6 Month	.10%	.10%
12 Month	.15%	.15%
18 Month	.15%	.15%
24 Month	.20%	.20%
36 Month	.25%	.25%
48 Month	.30%	.30%

Money Market

Gold..... .15% APR

Platinum..... .15% APR

As of 1/1/2022

*Rates may change without notice



SIMPLE & EASIER
WITH
CHEEKTOWAGA
MOBILE APP.

**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

Home Banking



- Access account 24/7
- Transfer between accounts
- Pay Loans

Office Staff

Manager

Cheryl Kuczynski

cherylk@cheektowagacommunityfcu.com

Assistant Manager

Kayla Courtney

kaylac@cheektowagacommunityfcu.com

Member Service Representative

Pamela Jennal

info@cheektowagacommunityfcu.com

Julianne Mayo

info@cheektowagacommunityfcu.com

Valerie Satterfield

info@cheektowagacommunityfcu.com

Lending

lending@cheektowagacommunityfcu.com

General Inquires

info@cheektowagacommunityfcu.com

Board of Directors

Ron LaVere

-President

Bob Flynn

- Vice Chairman

Cheryl Kuczynski

-Treasurer

Lisa Sekuterski

-Secretary

Doug Schlotterbeck

-Director

*APR= ANNUAL PERCENTAGE RATE * BASED ON CREDIT WORTHINESS

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