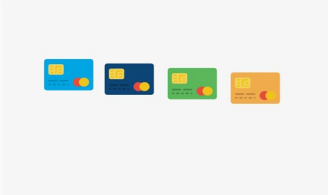


CHEEKTOWAGA COMMUNITY FEDERAL CREDIT UNION

NEW AUTO LOAN!!
RATES AS LOW AS
3.25% APR*
SPECIAL RATE
EFFECTIVE
10/01/2022-
12/31/2022

USED VEHICLES:

RATES AS LOW AS **3.3% APR***
SPECIAL RATE EFFECTIVE
10/01/2022-12/31/2022



Credit cards are
HERE! Call or come
in for more details!

***We have discounted regal
movie tickets! \$10 per ticket to
see any movie of your choosing!
These could be great stocking
stuffers! ***



OCTOBER-DECEMBER 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

OCTOBER 10- COLUMBUS DAY/ INDIGENOUS PEOPLES' DAY
NOVEMBER 11- VETERANS DAY
NOVEMBER 24- THANKSGIVING
NOVEMBER 25- DAY AFTER THANKSGIVING
DECEMBER 26- DAY AFTER CHRISTMAS



Getting ready for the holidays? Relax this fall with a
personal loan to help get you started!

NEED A LOAN IN A HURRY?

APPLY ONLINE AT
CHEEKTOWAGACOMMUNITYFCU.COM

USING OUR LOAN APPLICATION





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.

New Recreational Loans as low as 4.25%*



Office Staff

Manager

Cheryl Kuczynski

cherylk@cheektowagacommunityfcu.com

Assistant Manager

Kayla Courtney

kaylac@cheektowagacommunityfcu.com

Member Service Representative

Pamela Jennal

Lending

Julie Mayo

Heather Tirado

lending@cheektowagacommunityfcu.com

General Inquires

info@cheektowagacommunityfcu.com

Home Banking



- Access account 24/7
- Transfer between accounts
- Pay Loans
- Order checks for mail or pick-up if made out to yourself!
- THIS ALL CAN BE DONE RIGHT ON OUR MOBILE APP!

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 10/01/2022

*Rates may change without notice

DORMANT ACCOUNT

Don't forget to show some activity in your account once every 12 months, or you will be charged 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.

Board of Directors

Bob Flynn

-President

Doug Schlotterbeck

- Vice Chairman

Cheryl Kuczynski

-Treasurer

Lisa Sekuterski

-Secretary

Terry Weldy

-Director

Follow us on social media!

Facebook: Cheektowaga Community FCU

Instagram: Cheektowaga_Community_FCU

Twitter: Cheektowaga Community FCU

LinkedIn: Cheektowaga Community FCU

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.