



NOTICE OF FACILITY CLOSED DATES:

JAN-MARCH 2024

JANUARY 1ST, 2024: NEW YEARS DAY

JANUARY 15TH, 2024: MARTIN LUTHER KING DAY

FEBRUARY 19, 2024: PRESIDENTS DAY

MARCH 29, 2024: GOOD FRIDAY

CIRCUIT FEDERAL CREDIT UNION

ANNOUNCEMENT:

Cheektowaga Community Federal Credit Union is pleased to announce that we changed our name and logo to:



*Effective as of January 1, 2024. *

Come join us for our Annual Meeting:

Wednesday March 20, 2024 at BOBBY J'S @5:00 PM.

Dinner, desserts and drinks provided!

RSVP by February 20, 2024 by:

Phone- 716-684-1741 | Email- info@circuitfcu.com

Nominations are being accepted for the following VOLUNTEER positions: 2 BOARD OF DIRECTORS

EACH VOLUNTEER POSITION HAS A 3-YEAR TERM: NOMINATIONS MUST BE RECEIVED BY FEBRUARY 20, 2024

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

PLEASE CONTACT ONE OF THE FOLLOWING FOR ADDITIONAL INFORMATION

Kevin McHale: (716) 685-6962 | Karen Tinkham-Robinson: (716) 633-5494

Note: In accordance with Circuit 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



NEW AUTO
RATES AS LOW AS 6.25% APR*

USED AUTO
RATES AS LOW AS 6.50% APR*

*BASED ON CREDITWORTHINESS
01/01/2024-03/31/2024



APPLY FOR OUR CREDITCARD!

FIXED RATES AVAILBLE: 8.99% FOR PURCHASES AND 10.99% FOR CASH ADVANCES!

RECREATIONAL VEHICLES
RATES AS LOW AS 5.85% APR*

PERSONAL LOANS
UP TO \$25,000 FOR 72 MONTHS AS LOW AS 10.25% APR*

BASED ON CREDITWORTHINESS
01/01/2024-03/31/2024

APPLY FOR A LOAN ONLINE AT: CIRCUITFCU.COM

ADDRESS: 3234 UNION ROAD, CHEEKTOWAGA NY, 14227| PHONE#716-684-1741 |FAX# 716-601-1741

:CIRCUITFCU :CIRCUITFCU :CIRCUITFCU

IMPORTANT DISCLOSURES:

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.

EMAIL NOTIFICATION:

As of May 2023, the credit union has implemented a new email notification system. These emails will include receipts for transactions made with the credit union

UTILIZE OUR MOBIL APPLICATION:



Looks like this in the App store!

- ❖ Access account 24/7
- ❖ Transfer between accounts
- ❖ Pay internal loans
- ❖ Request a check you're your account to either be picked up or mailed to you!

***STAY TUNE IT WILL BE UPDATED TO MIMIC OUR NEW NAME! ***



WE HAVE REGAL MOVIE TICKETS! JUST \$10.00 PER TICKET!



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

Dividend Rates*
Regular Shares*

.05% APY
Club
.05%

6 Month	4.05%*	4.13%*
12 Month	4.15%*	4.23%*
18 Month	4.25%*	4.33%*
24 Month	4.00%*	4.07%*
36 Month	3.00%*	3.04%*
48 Month	3.00%*	3.04%*

01/01/2024-03/31/2024

Money Market

Gold.....	.15% APR*
Platinum.....	.15% APR*

As of 01/01/2024

Board of Directors & Office Staff

<p>Bob Flynn ❖ President</p> <p>Doug Schlotterbeck ❖ Vice Chairman</p> <p>Cheryl Kuczynski ❖ Treasurer</p> <p>Lisa Sekuterski ❖ Secretary</p> <p>Terry Weldy ❖ Director</p>	<p>Cheryl ❖ Manager cherylk@circuitfcu.com</p> <p>Kayla ❖ Assistant Manager kaylac@circuitfcu.com</p> <p>Kristen ❖ Member Service Representative</p> <p>Heather & Julie ❖ Loan Officers lending@circuitfcu.com</p> <p>❖ General Inquires info@circuitfcu.com</p>
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*APR= ANNUAL PERCENTAGE RATE * BASED ON CREDIT WORTHINESS | RATES MAY CHANGE WITHOUT NOTICE*

Note: Existing loans with Circuit Federal Credit Union are not eligible for refinancing.