



**2024 HOLIDAY CLOSINGS:**

**APRIL-JUNE 2024**

**APRIL 8, 2024:** EARLY CLOSURE AT 1:00 PM

**MAY 27, 2024:** MEMORIAL DAY

**JUNE 19, 2024:** JUNETEENTH


# CIRCUIT FEDERAL CREDIT UNION

**ANNOUNCEMENT:**

**CHECK OUT OUR NEW FEATURE!**

As of February 2024, we have implemented the live chat feature!

Visit our website, at the bottom right

click on the chat icon “” enter your information and chat with us!

Due to safety protocol the credit union will be closing at 1pm on Monday April 8, 2024

**NEW AUTO**

RATES AS LOW AS **6.25%** APR\*

**USED AUTO**

RATES AS LOW AS **6.50%** APR\*

BASED ON CREDIT WORTHINESS



**APPLY FOR OUR CREDIT CARD!**

FIXED RATE 8.99% FOR PURCHASES  
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 CREDIT WORTHINESS

**APPLY FOR A LOAN ONLINE AT: [CIRCUITFCU.COM](http://CIRCUITFCU.COM)**

3234 UNION ROAD CHEEKTOWAGA, NY 14227 | *PHONE:* 716-684-1741 | *FAX:* 716-601-7547

**CURRENT HOURS: Mon-Wed 9:30AM-4:30PM Thurs-Fri 9:30AM-5:00PM**

**IMPORTANT DISCLOSURES:**

**DORMANT ACCOUNT**

- ❖ Don't forget to show some activity in your account once a **YEAR**, 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 NYS 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.

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



Get involved with your credit union, it makes a difference!

**UTILIZE OUR MOBILE APPLICATION:**



Find this in the App store!

- ❖ Access account 24/7
- ❖ Transfer between accounts
- ❖ Pay internal loans
- ❖ Request a check from your account to be picked up or mailed to you!
- ❖ Apply for a new loan!

**Dividend Rates\***  
**Regular Shares\***

	.05% APY	
	<u>Club</u>	
	.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%*

**4/01/2024-6/30/2024**

**Money Market**

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

**As of 04/01/2024**

**Board of Directors & Office Staff**

**Bob Flynn**

❖ **President**

**Doug Schlotterbeck**

❖ **Vice  
Chairman**

**Cheryl Kuczynski**

❖ **Treasurer**

**Lisa Sekuterski**

❖ **Secretary**

**Terry Weldy**

❖ **Director**

**Cheryl**

❖ **Manager**

[cherylk@circuitfcu.com](mailto:cherylk@circuitfcu.com)

**Kayla**

❖ **Assistant Manager**

[kaylac@circuitfcu.com](mailto:kaylac@circuitfcu.com)

**Kristen**

❖ **Member Service  
Representative**

**Heather & Julie**

❖ **Loan Officers**

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

❖ **General Inquires**

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

\*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.