

2024 HOLIDAY CLOSINGS:
OCTOBER-DECEMBER 2024

OCTOBER 14, 2024: INDIGENOUS PEOPLE'S DAY
NOVEMBER 11, 2024: VETERAN'S DAY
NOVEMBER 28&29, 2024: THANKSGIVING & DAY AFTER
DECEMBER 25, 2024: CHRISTMAS DAY

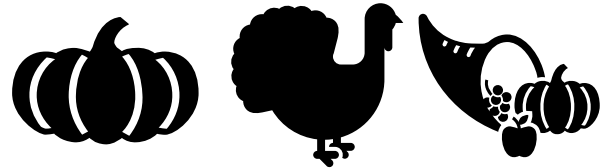
CIRCUIT FEDERAL CREDIT UNION

INTERNATIONAL CREDIT UNION DAY

Come Join us in Celebrating YOU the Member on October 17th, 2024. Receive a FREE gift from US to YOU!! While supplies last.


CD SPECIAL!

- 5% APR 12- Month Certificate
- New Money Only!
- Minimum Deposit \$5,000



New chat box!



Visit our website, at the bottom right click on the chat icon “” enter your information and chat with us!

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
TERMS AND CONDITIONS MAY VARY.

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

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!



Mobile Deposit and our Strategic Plan has been made possible, in part, by a grant from the New York Credit Union Foundation.

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%*

09/01/2024-12/31/2024

Money Market

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

As of 09 /01/2024

Board of Directors & Office Staff

Bob Flynn <i>President</i>	Cheryl- Manager cherylk@circuitfcu.com
Terry Weldy <i>Vice Chairman</i>	Kayla- Assistant Manager kaylac@circuitfcu.com
Cheryl Kuczynski <i>Treasurer</i>	Kristen-Member Service Representative
Lisa Sekuterski <i>Secretary</i>	Heather & Julie - Loan Officers lending@circuitfcu.com
Doug Schlotterbeck <i>Director</i>	General Inquires 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.