

CIRCUIT FEDERAL CREDIT UNION

NEW AUTO



RATES AS LOW AS 5.50% APR*

SPECIAL RATE EFFECTIVE

January 1, 2025-March 30, 2025

USED AUTO

RATES AS LOW AS 5.75% APR*

*Based on creditworthiness



We are happy to announce our collaboration with Check Printing Solutions for ordering your checks!



We have discounted regal movie tickets!
\$10 per ticket, any movie!

2025 HOLIDAY CLOSINGS:



JANUARY-MARCH 2025

JANUARY 1, 2025: NEW YEAR'S DAY

JANUARY 20, 2025: MARTIN LUTHER KING DAY

FEBRUARY 17, 2025: PRESIDENT'S DAY

ANNUAL MEETING DATE MARCH 19, 2025

Please call the Credit Union by FEBRUARY 19, 2025 if you plan on attending. Location BOBBY J'S TIME: 5:00 P.M.

Nominations are being accepted for the following VOLUNTEER positions:

BOARD OF DIRECTORS

EACH VOLUNTEER POSITION HAS A 3-YEAR TERM

NOMINATIONS MUST BE RECEIVED BY February 19, 2025

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.

Planning a vacation this year?



PERSONAL LOANS UP TO
\$25,000 FOR 72 MONTHS
AS LOW AS 7.25% APR *

*Based on credit worthiness

Looking to pay off high-interest rate credit cards?



**Apply for our 8.99%
FIXED rate (purchase)**

**10.99% FIXED (cash
advance)**

BANKING SAFETY TIPS FOR SENIORS!

PROTECT YOURSELF FROM FRAUD, SCAMS AND CYBERATTACKS.
SCAM ARTISTS OFTEN TARGET PEOPLE AGED 65 AND OLDER.
HOWEVER, BY TAKING SOME SIMPLE STEPS YOU CAN STOP THEM IN THEIR TRACKS AND KEEP YOUR MONEY AND INFO SAFE.

- *USE STRONG PASSWORDS MIX OF LETTERS, NUMBERS & SYMBOLS;
- *MONITOR YOUR ACCOUNTS REGULARLY;
- *REPORT ANY SUSPICIOUS ACTIVITY.

THINK BEFORE YOU CLICK!
MORE THAN 90% OF SUCCESSFUL CYBER-ATTACKS
START WITH A PHISHING EMAIL.



HOME BANKING



- Access account 24/7
- Transfer between accounts
- Pay Loans
- Order checks for mail or pick-up if made out to yourself!

New Recreational
Loans as low as
5.75%*



**WEB APPLICATIONS ARE
EASY AS SUNDAY MORNING!**

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.

OFFICE INFORMATION
3234 Union Road
Cheektowaga, NY 14227
Phone: 716-684-1741
Fax: 716-601-7547

Office Staff

Cheryl- Manager
cherylk@circuitfcu.com

Kayla- Assistant Manager
kaylac@circuitfcu.com

Kristen- Member Service Representative

Heather & Julie - Loan Officers
lending@circuitfcu.com

General Inquires
info@circuitfcu.com

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	4.00%*	4.07%*
12 Month	3.75%*	3.81%*
18 Month	3.25%*	3.29%*
24 Month	3.00%*	3.04%*
36 Month	3.00%*	3.04%*
48 Month	3.00%*	3.04%*

01/01/2025-03/31/2025

Money Market

Gold..... .15% APR

Platinum..... .15% APR

As of 01/01/2025

*Rates may change without notice

FOLLOW US ON SOCIAL MEDIA

FACEBOOK; INSTAGRAM; TWITTER

CURRENT HOURS:

Mon-Wed 9:30AM-4:30PM

Thurs-Fri 9:30AM-5:00PM

Board of Directors

Bob Flynn

~President~

Terry Weldy

~Vice Chairman~

Cheryl Kuczynski

~Treasurer~

Lisa Sekuterski

~Secretary~

Doug Schlotterbeck

~Director~