

# CIRCUIT FEDERAL CREDIT UNION

NEW AUTO



RATES AS LOW AS 5.50% APR\*

SPECIAL RATE EFFECTIVE

April 1<sup>st</sup>- June 30th

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:



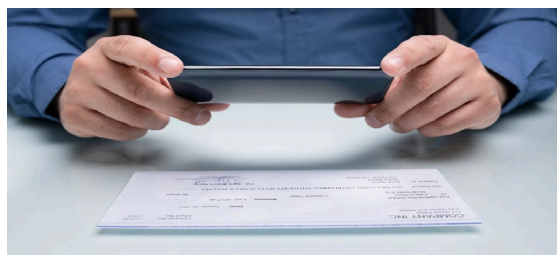
APRIL-JUNE 2025

MAY 26, 2025: MEMORIAL DAY

JUNE 19, 2025: JUNETEENTH

## Introducing Mobile Deposit!

We are proud to announce we have launched the mobile deposit service on our mobile app! Give it a try!



*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



*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  
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.

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

### Dividend Rates Regular Shares

	.05% APY	Club	.05%
6 Month	3.30%*	3.35%*	
12 Month	3.30%*	3.35%*	
18 Month	3.00%*	3.04%*	
24 Month	3.00%*	3.04%*	
36 Month	3.00%*	3.04%*	
48 Month	3.00%*	3.04%*	

**04/01/2025-06/30/2025**

### Money Market

Gold..... .15% APR

Platinum..... .15% APR

As of 04/01/2025

\*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~*

OFFICE INFORMATION  
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Office Staff

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***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)