



2025 HOLIDAY CLOSINGS:

JULY-SEPTEMBER

JULY 4<sup>TH</sup>: INDEPENDENCE DAY

SEPTEMBER 1st: LABOR DAY

## CIRCUIT FEDERAL CREDIT UNION

### ANNOUNCEMENT:

WE ARE PROUD TO ANNOUNCE WE ARE OPENING A  
SECOND LOCATION IN THE HAMBURG VILLAGE SQUARE!  
COMING AUGUST 2025!



Computers and software for the new second location have been made possible, in part, by a grant from the New York Credit Union Foundation. We appreciate your generosity!

NEW AUTO  
RATES AS LOW AS 4.49% APR\*

USED AUTO  
RATES AS LOW AS 4.79% APR\*



APPLY FOR OUR CREDIT CARD!  
FIXED RATE 8.99% FOR  
PURCHASES 10.99% FOR CASH  
ADVANCES

Terms and conditions may vary.

RECREATIONAL VEHICLE(S)  
RATES AS LOW AS 4.99% APR\*

PERSONAL LOAN(S)  
UP TO \$25,000 FOR 72 MONTHS  
AS LOW AS 8.99% APR\*

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

3234 UNION ROAD CHEEKTOWAGA, NY 14227 | 140 PINE ST, STE 3A, HAMBURG, NY 14075

PHONE: 716-684-1741 | FAX: 716-601-7547

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

:CIRCUITFCU :CIRCUITFCU :CIRCUITFCU

### 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.



**FINANCIAL INSTITUTIONS, LIKE CIRCUIT FCU WILL NEVER CALL OR TEXT YOU ASKING FOR PERSONAL INFORMATION! MONITOR YOUR ACCOUNTS REGULARLY USING HOME BANKING. YOUR SAFETY AND SECURITY ARE IMPORTANT TO US.**

### VOLUNTEER POSITIONS:



Would you like to be more involved in the Credit Union and help make decisions? Here are some volunteer positions we currently offer:

#### Board of Directors- Director members

- ❖ 1 monthly meeting
- ❖ Review financials and decision making of Circuit

#### Supervisory Committee

- ❖ Monthly closed account reports
- ❖ Quarterly teller drawer counts
- ❖ Bi-annual statement verifications

The Board of Governors of the Federal Reserve System and the Consumer Financial Protection Bureau (CFPB)

Amended Reg CC (Check Holds): Effective Date: July 1, 2025

<u>Section</u>	<u>Old Threshold</u>	<u>New Threshold</u>
<u>Minimum Amount, §229.10(c)(1)(vii)</u>	<u>\$225</u>	<u>\$275</u>
<u>Cash Withdrawal Amount, §229.12(d)</u>	<u>\$450</u>	<u>\$550</u>
<u>New-Account Amount, §229.13(a)(1)(ii)</u>	<u>\$5,525</u>	<u>\$6,725</u>
<u>Large-Deposit Threshold, §229.13(b)</u>	<u>\$5,525</u>	<u>\$6,725</u>
<u>Repeatedly Overdrawn Threshold, §229.13(d)(2)</u>	<u>\$5,525</u>	<u>\$6,725</u>

### 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
- ❖ **Mobile Deposit**

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

	<u>.05% APY</u>	
	<u>Club</u>	
	<u>.05%</u>	
6 Month	2.50%*	2.52%*
12 Month	3.00%*	3.04%*
18 Month	2.75%*	2.78%*
24 Month	2.75%*	2.78%*
36 Month	2.75%*	2.78%*
48 Month	2.75%*	2.78%*

#### 7/01/2025-9/30/2025

#### Money Market

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

**As of 07/01/2025**

Board of Directors  
Staff

Office

**Lisa Sekuterski**  
❖ **President**

**Terry Weldy**  
❖ **Vice Chairman**

**Cheryl Kuczynski**  
❖ **Treasurer**

**Dawn Matot**  
❖ **Secretary**

**Doug Schlotterbeck**  
❖ **Director**

**Cheryl**

❖ **Manager**

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

**Kayla**

❖ **Assistant Manager**

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

**Kristen, Kelsey, & Pam**

❖ **Member Service Representatives**

**Julie**

❖ **Loan Officer**

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

**General Inquires**

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

\*APR= ANNUAL PERCENTAGE RATE \* Rates are as low as and are determined by credit score | Rates may change without notice\*

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