

2025 HOLIDAY CLOSINGS:

OCTOBER-DECEMBER

OCTOBER 13: INDIGENOUS PEOPLE'S DAY

NOVEMBER 11: VETERAN'S DAY

NOVEMBER 27&28: THANKSGIVING & DAY AFTER

DECEMBER 25: CHRISTMAS DAY

CIRCUIT FEDERAL CREDIT UNION

ANNOUNCEMENT:

WE ARE PROUD TO ANNOUNCE WE HAVE OPENED A
SECOND LOCATION IN THE HAMBURG VILLAGE SQUARE!



PERSONAL LOAN SPECIAL: HOLIDAY HELPING HAND!
JUST IN TIME FOR FALL AND WINTER FESTIVITIES!

WHEN: APPLY IN OCTOBER AND NOVEMBER OF 2025
WHY: HELP WITH HOLIDAY SEASON STRESS
HOW MUCH: UP TO \$3,000.00 FOR 24 MONTHS

CREDIT CARD SPECIAL:
SEPT 2025-DEC 2025 ONLY

BREAK THE CYCLE OF CREDIT CARD DEBIT
7.49% BALANCE TRANSFER
24 MONTHS TO REPAY BEFORE
REVERT TO PREVIOUS RATE



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

Terms and conditions may vary.

NEW AUTO
RATES AS LOW AS **4.49% APR***
USED AUTO
RATES AS LOW AS **4.79 APR%***
RECREATIONAL VEHICLE(S)
RATES AS LOW AS **4.99% APR***
UP 144 MONTH FINANCING
PERSONAL LOAN(S)
UP TO \$25,000 FOR 72 MONTHS
AS LOW AS 8.99% APR*

APPLY FOR A LOAN ONLINE AT: CIRCUITFCU.COM

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

CHEEKTOWAGA PHONE: (716)684-1741 OPT 1 |FAX: 716-601-7547

HAMBURG PHONE: (716)684-1741 OPT 2 |FAX: 716-271-0555

CURRENT HOURS: MON-WED 9:30AM-4:30PM THUR-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*

	.05% APY	
	Club	
	.05%	
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%*

10/01/2025-12/31/2025

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

Kayla

❖ **Assistant Manager**

kaylac@circuitfcu.com

Kristen, Kelsey, & Pam

❖ **Member Service Representatives**

Julie

❖ **Loan Officer**

lending@circuitfcu.com

General Inquires

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.