



**2026 HOLIDAY CLOSINGS:**

JANUARY-MARCH

**JANUARY 1st:** NEW YEARS DAY

**JANUARY 19th:** MARTIN LUTHER KING DAY

**FEBRUARY 16th:** PRESIDENTS DAY

## CIRCUIT FEDERAL CREDIT UNION

**ANNOUNCEMENT:**

JOIN US FOR OUR ANNUAL MEETING

MARCH 11, 2026 AT 5:00 PM.

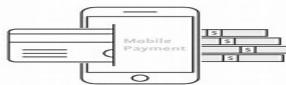
BOBBY J'S

204 COMO PARK BLVD.

CHEEKTOWAGA, NY 14227

\*PLEASE RSVP BY MARCH 1 TO CONFIRM YOUR ATTENDANCE.

## ANNUAL MEETING



Mobile Deposit! We offer Mobile Deposit Service on our Mobile App! Give it a try!

**NEW AUTO  
RATES AS LOW AS 3.29% APR\***

**USED AUTO  
RATES AS LOW AS 3.79% 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**

**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**



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### 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	2.00%*	2.02%*
24 Month	1.95%*	1.97%*
36 Month	1.25%*	1.26%*
48 Month	1.15%*	1.16%*

**01/01/2026-03/31/2026**

Board of Directors Staff	Office
<b>Lisa Sekuterski</b> ❖ President	<b>Cheryl</b> ❖ Manager <a href="mailto:cherylk@circuitfcu.com">cherylk@circuitfcu.com</a>
<b>Terry Weldy</b> ❖ Vice Chairman	<b>Kayla</b> ❖ Assistant Manager <a href="mailto:kaylac@circuitfcu.com">kaylac@circuitfcu.com</a>
<b>Cheryl Kuczynski</b> ❖ Treasurer	<b>Kristen, Kelsey, Hannah &amp; Pam</b> ❖ Member Service Representatives
<b>Dawn Matot</b> ❖ Secretary	<b>Julie</b> ❖ Loan Officer <a href="mailto:lending@circuitfcu.com">lending@circuitfcu.com</a>
<b>Doug Schlotterbeck</b> ❖ Director	<b>General Inquires</b> <a href="mailto:info@circuitfcu.com">info@circuitfcu.com</a>

\*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.