



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.



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  :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

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

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

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, Hannah & 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.