CIRCUIT
FEDERAL CREDIT UNION

EXTENDED LOAN SPECIAL:

NEW AUTO LOANS UP TO 72 MONTHS:	4.00%*
NEW AUTO LOANS UP TO 84 MONTHS:	4.25%*
NEW REC. LOANS UP TO 144 MONTHS:	5.00%*
USED REC. LOANS UP TO 144 MONTHS:	5.25%*

VALID: 07/01/2026-09/30/2026

*RATES ARE SUBJECT TO CHANGE AT ANY TIME. PLEASE CONTACT OUR OFFICE FOR MORE DETAILS.

2026 HOLIDAY CLOSINGS:

JULY-SEPTEMBER

FRIDAY, JULY 3RD: INDEPENDENCE DAY

MONDAY, SEPTEMBER 7TH: LABOR DAY

Mobile Deposit!

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

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!

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 5.00% APR

PERSONAL LOAN(S)
UP TO $15,000 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:

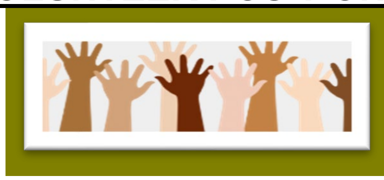
DORMANT ACCOUNT

- 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.

DID YOU KNOW?

WE OFFER DISCOUNTED MOVIE TICKETS! JUST $10 PER TICKET

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

- One 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)

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

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

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**

DIVIDENDS:

REGULAR SAVINGS ACCOUNT: .03% APY

CERTIFICATE OF DEPOSITS:

6 MONTHS: 1.95% APR

12 MONTHS: 2.00% APR

18 MONTHS: 1.95% APR

24 MONTHS: 1.75% APR

36 MONTHS: 1.15% APR

48 MONTHS: 1.15% APR

Rates are subject to change without notice.

Board of Directors	Office Staff
Lisa Sekuterski — *President*	***Cheryl*** — *Manager* cherylk@circuitfcu.com
Terry Weldy — *Vice Chairman*	***Kayla*** — *Assistant Manager* kaylac@circuitfcu.com
Cheryl Kuczynski — *Treasurer*	***Kristen*** — *Loan Inquires* lending@circuitfcu.com
Dawn Matot — *Secretary*	***Pam, Kelsey, Liz & Sherrie*** — *Member Service Representatives*
Doug Schlotterbeck — *Director*	***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.