

CIRCUIT FEDERAL CREDIT UNION

2026 HOLIDAY CLOSINGS & HOURS FOR OCTOBER-DECEMBER:

MONDAY, OCT. 12TH-

INDIGENOUS PEOPLE'S DAY- CLOSED

WEDNESDAY, NOV. 11TH- VETERAN'S DAY- CLOSED

THURSDAY & FRIDAY, NOV. 26TH & 27TH-
THANKSGIVING & THE DAY AFTER- CLOSED

THURSDAY, DEC. 24TH- CHRISTMAS EVE-
OPEN 9:30AM-1:00PM

FRIDAY, DEC. 25TH- CHRISTMAS DAY- CLOSED

THURSDAY, DEC. 31ST- NEW YEARS EVE-
OPEN 9:30-1:00PM



NEW LOAN SPECIAL!

250TH ANNIVERSARY PERSONAL
LOAN SPECIAL

\$2,500.00

25 MONTHS

8.99%*

VALID: 10/01/2026-12/31/2026

FOR CREDIT SCORES 650 AND ABOVE
*ALL LOANS WILL BE BASED ON CURRENT LOAN
UNDERWRITING CRITERIA.

NEW AUTO
RATES AS LOW AS 3.59%*

USED AUTO
RATES AS LOW AS 4.79%*



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



GOT SNOW?

RECREATIONAL VEHICLE RATES
AS LOW AS 5.59%



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

DIVIDENDS

REGULAR SAVINGS ACCOUNT- .02% APY

CERTIFICATE OF DEPOSITS:

6 MONTHS: 1.75% APR

12 MONTHS: 1.95% APR

18 MONTHS: 1.75% APR

24 MONTHS: 1.50% APR

36 MONTHS: 1.25% APR

48 MONTHS: 1.00% APR

Rates are subject to change without notice.

VOLUNTEER POSITIONS:

BECOME A VOLUNTEER - MAKE A DIFFERENCE



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

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,

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

DID YOU KNOW?

WE OFFER DISCOUNTED MOVIE TICKETS, PERFECT FOR THE HOLIDAY SEASON! JUST \$10 PER TICKET



SKIP THE TRIP FROM YOUR LITTLE FINGER TIPS!



USE MOBILE DEPOSIT TODAY!

NEED A VACATION? ASK US ABOUT OUR SKIP-A-PAY PROGRAM TODAY!



What is a HELOC?



This HELOC program has been made possible, in part by, a grant from the New York Credit Union Foundation.



UTILIZE OUR MOBILE APP!

- ❖ Access to your account 24/7
- ❖ Transfer your money between accounts
- ❖ Pay internal loans
- ❖ Apply for a new loan
- ❖ Request a check from your account



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



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

Board of Directors

Lisa Sekuterski

❖ President

Terry Weldy

❖ Vice Chairman

Cheryl Kuczynski

❖ Treasurer

Dawn Matot

❖ Secretary

Doug

Schlotterbeck

❖ Director

Office Staff

Cheryl

❖ Manager
cherylk@circuitfcu.com

Kayla

❖ Assistant Manager
kaylac@circuitfcu.com

Kristen

❖ Loan Inquires
lending@circuitfcu.com

Pam, Kelsey & Liz

❖ Member Service Representatives

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.