

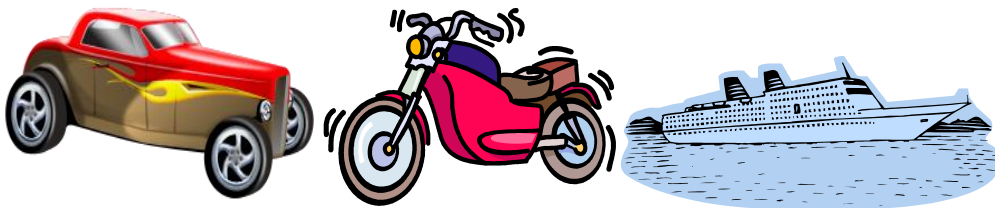
# CHEEKTOWAGA COMMUNITY F C U

## QUARTER ENDING 30 JUNE 2010

*"To be our member's first choice for affordable financial services."*

### *Vehicle & Boat Loans*

The credit (436) union is offering rates starting as low as 4.50% on loans up to 5 years. Until the end of August, the credit union is running 2 loan specials. 1) 6 and 7 year car loans will start as low as 5.50%. 2) You can choose to not make a payment for 90 days. However, interest will accrue during this time period. Your loan rate will be determined by your credit score. There (845) are also deductions for direct deposit and automatic payment, just to name a few. Other restrictions will apply. Please (924) contact the office with any questions.



### **★★ AS A REMINDER ★★**

We are not able to accept deposits, make payments on loans, honor written (964) requests for withdrawals, make transfers or acknowledge a member's account unless you are joint on the account.

We apologize for any (1049) inconvenience. However, these measures are being taken to conform to regulations and protect YOUR account.

The easiest way to determine (1165) if you are joint is to look at the statement. If your name is on the statement, then you are joint. If your name is not on the statement, you are probably not joint. Call to verify. If someone needs (1356) to be added to an account, contact the office and we will send out the necessary forms.

### *Account Numbers*

Scattered throughout the newsletter are members' account numbers. If you think that you have spotted yours, call the credit union by **August 13<sup>th</sup>** to claim your prize.

**Also, there are FIRST certificates on sale in the office. The \$10 certificates are valid at various local restaurants. \$3 of every certificate goes towards the DW Moyce Scholarship fund.**

### *Discount Tickets*

The credit union is offering discount tickets to both Fantasy Island and Darien Lake theme parks. The price for Fantasy Island is \$16. The price for Darien Lake is \$24 and includes admission to both the regular and new water park. It also entitles you to free parking if you show our ticket at the parking gate.

## *Dividend Rates*

(Effective 4/1 – 6/30/10)	Rate	APY
Natural Person Accounts	.50%	.50%
Non-natural Person Accounts	.20%	.20%
Term Share Accounts (effective 6/28/10)		
6 month	.95%	.95%
1 year	1.20%	1.21%
2 year	1.55%	1.56%
3 year	1.80%	1.81%
Money Market (6/1 – 6/30/10)		
Silver \$10,000 minimum	.75%	.75%
Gold \$25,000 minimum	.95%	.95%
Platinum \$50,000 minimum	1.25%	1.26%

## *Facebook*

The credit union now (1386) has a Facebook page. Please look us up and become a fan. We will be utilizing this page to announce (1622) specials, giveaways and other information about the credit union.

## *Scholarship*

The 15<sup>th</sup> Annual DW Moyce Scholarship (2169) will be awarded in August. Members who will be a junior or senior for the 2010-11 college school year are (2214) eligible. Please submit a copy of your Spring 2010 grades by July 30<sup>th</sup> to apply. Donations to the fund are accepted at any time. Just send the donation to the (2258) credit union office.

## *Account Balances*

Even though you may (1940) receive an account balance at an ATM, it will not (2335) know what other transactions have yet to clear your account. The only true way to know the balance in your (2349) checking account is to keep track of it. If you need a check register, please stop by the office and we will provide you with one.

**Have a safe and enjoyable summer season...**

## *C U Information*

**Phone:** 684-1741

**Address:** 2875 Union Rd  
Suite 49  
Cheektowaga, NY 14227

**Email:** [ccfcu@roadrunner.com](mailto:ccfcu@roadrunner.com)

**Website:**  
[www.cheektowagacommunityfcu.net](http://www.cheektowagacommunityfcu.net)

**ATM Network Locator:**  
[www.allpointnetwork.com](http://www.allpointnetwork.com)  
1-800-976-4917

### **Regular Hours**

Monday	9 – 5
Tuesday	9 – 5
Wednesday	9 – 1
Thursday	9 – 6
Friday	10 – 4

***The credit union will have different hours the following days:***

**July 5<sup>th</sup> closed**

**September 6<sup>th</sup> closed**

## **BOARD OF DIRECTORS**

Richard Hanlon – **President**  
Kevin McHale – **Vice-President**  
Lynne Rapin – **Secretary**  
Andrew Godfrey – **Treasurer**  
Joanne Jakubowicz  
Susan Leonardi  
Michael Teleha

## **STAFF**

Andrew Godfrey  
[ccfcu@roadrunner.com](mailto:ccfcu@roadrunner.com)  
Cheri Moyce Everett  
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