

CHEEKTOWAGA COMMUNITY F C U QUARTER ENDING 31 MARCH 2010

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

**** AS A REMINDER ****

We are not able to accept deposits, make payments on loans, honor written (24) requests for withdrawals, make transfers or acknowledge a member's account unless you are joint on the account.

We apologize for any (281) inconvenience. However, these measures are being taken to conform to regulations and protect YOUR account.

The easiest way to determine (349) 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. If someone needs (382) to be added to an account, contact the office and we will send out the necessary forms.

ACH, Share Drafts & Debit Cards

Effective **5/10/10**, 2 changes will take place regarding ACH, share drafts and debit cards. 1) The credit union will process share (412) draft and debit card transactions in the afternoon when they are received, instead of waiting until the following morning. This will reflect a more accurate balance in your checking account. 2) The credit union will not mail overdraft or (656) NSF notices for ACH, share draft or debit card transactions. We will only mail a notice if we are returning an item. For accurate balances on your accounts, sign up for the credit union's electronic banking and statements.

Facebook

The credit union now has a Facebook page. Please look us up and become a fan. We (699) will be utilizing this page to announce specials, giveaways and other (2129) information about the (1464) credit union.

Account Numbers

Scattered throughout the newsletter are members' account numbers. If you think that you have spotted yours, call the credit union by **May 10th** 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.

Member Businesses/Talents

Do you own your own business? Do side jobs? Let the credit union know and we will list your information on our website. This is purely for informational purposes only. The credit union is not responsible for any business (1495) that is conducted as a result.

Dividend Rates

(Effective 1/1 – 3/31/10)	Rate	APY
Natural Person Accounts	.65%	.65%
Non-natural Person Accounts	.30%	.30%
Term Share Accounts (effective 3/29/10)		
6 month	1.10%	1.11%
1 year	1.50%	1.51%
2 year	1.85%	1.87%
3 year	2.10%	2.12%
Money Market (3/1 – 3/31/10)		
Silver \$10,000 minimum	.90%	.90%
Gold \$25,000 minimum	1.10%	1.11%
Platinum \$50,000 minimum	1.50%	1.51%

Identity Theft

We are happy to announce AlertMe is available. It is a credit monitoring service that (1678) monitors your Experian credit report and will email you when a change occurs. The cost is \$4.25 per (1885) month. Quarterly and annual plans are available at a reduced rate. (1917) Contact the credit union for more info.

Vehicle & Boat Loans

The credit union is offering rates starting as low as 4.50% on loans up to 5 years. 6 and 7 year options are available. Your loan rate will be determined by your credit score. There are also deductions for direct deposit and automatic payment, just to name a few. Please contact the office with any questions.



Balancing Accounts

If you would like help (2022) balancing your account or understanding your statement, (2104) give the office a call. We will set up "class" times throughout year.

C U Information

Phone: 684-1741

Address: 2875 Union Rd
Suite 49
Cheektowaga, NY 14227

Email: ccfcu@roadrunner.com

Website:
www.cheektowagacommunityfcu.net

ATM Network Locator:
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:

April 2nd (10 – 1)

May 31st closed

July 5th 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
Cheri Moyce Everett
cmeverett@roadrunner.com
Deborah Godfrey
debbiegodfrey@roadrunner.com
Kim Sarro
kimsarro@roadrunner.com

Cheektowaga Community **Federal Credit Union** **Annual Meeting**

50th Annual Membership Meeting & Buffet

3:45 P.M. May 5, 2010

Leonard Post VFW #6251

2450 Walden Avenue, Cheektowaga, New York 14225

FOR RESERVATIONS, please call the credit union (684-1741) by 4:00 P.M. on or before **APRIL 23, 2010** to ensure proper seating, food and beverage arrangements. Non members will be charged \$10.00 to cover the cost of the dinner.

AGENDA: The Meeting will begin at 4:15 PM.

Reading of the Minutes of the 2009 Annual Membership Meeting
Annual report from Officers and Committees
Treasurer's report
Questions from the floor (if possible, please submit in advance)
Elections of Board of Directors
Buffet

NOMINATIONS: BOARD OF DIRECTORS

The Board of Directors meets monthly (usually on the third Thursday) from 4:00 to approximately 6:00 P.M. Additional meetings are often necessary during the year.

Two 3 year terms are up for re-election. Incumbents Richard Hanlon and Michael Teleha will be seeking re-election. Nominations for candidates wishing to run for office on the Board of Directors must be made in writing and signed by the candidate.

Nominations should be sent to one of the following people by 3:00 P.M. on April 20, 2010:

Sue Leonardi. 1635 East Delavan Avenue, Cheektowaga, N.Y. 14215
Joanne Jakubowicz, 76 Biscayne Drive, Cheektowaga, N.Y.14225
Lynne Rapin 1383 Seneca Creek Road, West Seneca, N.Y. 14224

DON'T MISS THE DOOR PRIZES AND SPLIT RAFFLE!!!

CHEEKTOWAGA COMMUNITY FCU PRIVACY POLICY

Cheektowaga Community Federal Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact us at 684-1741 or by email at ccfcu@roadrunner.com.

Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described above, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with the Cheektowaga Community FCU, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

What You Can Do to Help Protect Your Privacy

Cheektowaga Community FCU is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs(Personal Identification Numbers) and passwords. Never keep your PIN with your debit or credit card which can provide free access to your accounts if your card is lost or stolen
- Use caution when disclosing your account numbers, social security numbers, etc. to other persons. If someone calls you, explains the call is on behalf of the credit union and asks for your account number, you should be aware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.

If you have questions concerning this notice, please do not hesitate to call us - we are here to serve you.