



REGULAR HOURS

MONDAY-FRIDAY

9:00 A.M. to 5:00 P.M.

Please observe these hours when inquiring about your accounts.

Transactions made after 4:00 P.M. will be credited to the next business day.

The computer and VRU are down at 4:00 P.M. daily for file backup and next day startup, we cannot give share or loan balances during this time.

You can however access your accounts still via home banking.

HOLIDAYS

The Credit Union will be closed for the following days:

October 14	Columbus Day
November 11	Veteran's Day
November 28 & 29	Thanksgiving
December 24 & 25	Christmas
December 31	New Year's Eve
January 1, 2025	New Year's Day

CHRISTMAS CLUB

On October 11, 2024, the Christmas Clubs will transfer to your regular account, unless coded to remain in the account. If you would like a check or have it transferred to your share draft checking account, please contact the Credit Union.

NEWSLETTER REWARD

(1405, 1745, 2766, 4569, 6288)

If one of these numbers is your account number, call the Credit Union by 10/31/2024 to receive \$5.00.

DORMANT ACCOUNT LETTERS

If there has not been activity in your account for 1095 days, you should have received a letter from the Credit Union.

The letters were sent out on 07/11/2024, 8/26/2024, and lastly on 10/7/2024. The 1st set of letters are stamped and highlighted "response requested". The next set of letters will have 2nd request, and 3rd and final on them.

New York State abandoned property law requires us to send out these letters to remind you of the account. We appreciate your continued support of the Credit Union. We do not want you to close your account, we just need activity in the account to keep it from being returned to New York State. Signing and sending back the letter constitutes activity, as well as deposits or withdrawals.

If we receive the letters back with "Return to Sender," we will then try to contact you by the phone number we have on file. If you have moved or changed your phone number, and not contacted us with that update, unfortunately there is an inactive close fee charge to your account of up to \$25.00 per account. Any remaining funds will be sent to New York State abandoned property on November 8, 2024.

DEBIT CARD/CREDIT CARD

We have been receiving more than normal fraudulent purchases regarding the Debit/Credit cards. Please be aware of where you are using your card, and if the purchase is legitimate.

Debit/Credit Card purchases are guaranteed. We can not stop the transaction once it is processed. Also, if your purchase is pending, and you know that it is fraud, we can not do anything with that transaction until it processes in your account.

Please know who you are making purchases from. Your Debit/Credit card is tied to your checking account with us. We ask that you make yourself aware of the purchase and that you know the company and/or person you are dealing with. Facebook purchases are almost 100% fraud.

Protect the three-digit code on the back of your card. (CVV). When sending merchandise to a different address than what is on file with VISA, merchants ask for this three-digit number/code. If a fraudster uses this, it makes it almost impossible to dispute the transactions.

Please keep in mind if the Credit Union or our Fraud Specialists call, text, or email you, we will never ask for your account number. We will ask about the transaction or transactions that seem fraudulent on your account.

When you do receive a call, text, or email from the Fraud Department or a member of our staff, please try to contact us as soon as possible. Your debit card will be locked if we do not hear back from you.

We will also be monitoring the repeat offenders who continually overdraw their account with the use of their Debit/Credit Cards and will be closing out their cards.

We currently have a vacancy for a seat on our Board of Directors. If you are interested, please send a letter of intent to the Credit Union.

LOAN RATES

AUTOMOBILE

NEW/USED/DEMO/PROGRAM 100% OF N.A.D.A.+TAXES & FEES

2022 AND NEWER

	<u>As Low as</u>	<u>Discount</u>
0-48 MONTHS	5.04%	4.79%
49-60 MONTHS	5.24%	4.99%
61-72 MONTHS	5.54%	5.29%
73-84 MONTHS	6.04%	5.79%

2021 AND OLDER

	<u>As Low as</u>	<u>Discount</u>
0-48 MONTHS	5.54%	5.29%
49-60 MONTHS	5.74%	5.49%
61-72 MONTHS	6.04%	5.79%
73-84 MONTHS	6.74%	6.49%

RECREATIONAL VEHICLES, MOTOR HOMES, MOBILE HOMES, BOATS, CAMPING TRAILERS & ANYTHING THAT CAN BE REGISTERED

(Credit Union will loan no more than 90% Blue Book Value.)

	<u>As Low as</u>	<u>Discount</u>
51 MONTHS	5.25%	5.00%
63 MONTHS	5.40%	5.15%
71 MONTHS	6.00%	5.75%
120 MONTHS	6.25%	6.00%

****If borrowing less than \$40,000.00 the borrowing term cannot exceed 71 months.**

PERSONAL LOAN

	<u>As Low as</u>	<u>Discount</u>
60 MONTHS	10.25%	10.00%

Can be used for any purpose. We can loan up to 25% of provable gross income.

We use Experian Credit Reports and Credit Scores to determine your rate and in some instances the amount you can borrow. We are listing the as low as rates.

When you setup a new loan for automatic transfer from your Credit

Union account you may be eligible for the discount listed.

*****All rates are subject to change without notice.**

CURRENT LOAN SPECIALS

FALL INTO THE HOLIDAYS

UP TO: \$10,000.00
 UP TO: 36 MONTHS @ \$308.00/MO
 AS LOW AS: 6.75%
 UP TO: 60 MONTHS @ \$198.00/MO
 AS LOW AS: 6.99%

(OFFER EXPIRES 10/31/2024)

THE GREAT PUMPKIN

UP TO: \$5,000.00
 UP TO: 24 MONTHS @ \$219.00/MO
 AS LOW AS: 4.49%

(OFFER EXPIRES 10/31/2024)

HOME IMPROVEMENT

UP TO: \$7,500.00
 UP TO: 36 MONTHS @ \$230.00/MO
 AS LOW AS: 6.25%
 UP TO: 60 MONTHS @ \$147.00/MO
 AS LOW AS: 6.50%

Loan specials do not qualify for the discount**



thank you!

We would like to take a moment and thank you, our members, for your continued support and dedication to the Credit Union, the employees, and the Board of Directors.

This past year we have seen some changes. The launch of our Facebook page. The new and improved website, a retirement, a new manager, and of course the return of Jennifer Moshier.

In the upcoming year, we hope to take the Credit Union even further. We would also like to hear from you. Is there something you would like to see from us? Is there something that you think needs changed? You are the reason the Credit Union is here.

You are the reason we pride ourselves in the work we do. Your input matters and we would like to hear it!

**IT'S TIME TO
OPEN A
CHRISTMAS
CLUB FOR 2025**