Fall 2025 Newsletter

Western New York
FEDERAL CREDIT UNION

1937 Union Road, West Seneca
716-771-5000
wnyfcu.com

Spooktacular Sweet Rates!

Fall Auto Loan Sale!

October 17th to 31st

2% OFF

YOUR QUALIFYING RATE*

GET PRE-APPROVED TODAY!

*Loans are subject to membership, credit approval, and other underwriting criteria; not every applicant will qualify. Certain restrictions apply. Current Western New York FCU loans are not eligible for rate refinancing. A limited amount of funds have been earmarked for the Auto Loan Sale promotion. Funds are reserved on a first-come, first-served basis. Promotion valid on auto loan applications submitted between October 17th-31st, 2025. Promotion, terms, and conditions are subject to change without notice.

The Holidays Are Almost Here!

Keep an eye on our Facebook page for info about upcoming Holiday events:

- 12 Days of WNYFCU Holiday Giveaway
- Holiday Loan Sale - October through December, 2025

Fall Into Savings

VISA
Balance Transfer

Transfer high-interest credit card balances to a WNYFCU VISA credit card.

0% Balance Transfer Fee!

7.99% APR*
NO annual fee!

*Restrictions may apply. Rate valid on balance transfer funds only (not purchases or cash advances).

Learn more

Member Verification Statement

The Supervisory Committee is requesting that you verify that the balances listed on your statement(s), as of September 30, 2025 are accurate.

If you find discrepancies on your statement, please contact our Auditor at:
FJP & Associates, Inc.
Attn: Frank J Pidgeon, CFE
7163 Route 158
Schenectady, NY 12306
No response is required if you agree with the balances shown on your statement

Unless you report any difference within twenty days of the receipt of your statement, we will consider your account(s), as shown by your statement, to be correct.

Apply Now For Our 2026 Scholarship Program!

When you apply, you are are eligible to win three separate scholarships.

Applications are due by Jan. 9th, 2026

Scan here to learn more or visit wnyfcu.com

Statement Fee Policy Will Take Effect Jan. 1, 2026

Members 18-65 years old who still receive paper statements will be charged a $2 statement mailing fee. This fee will be charged per statement.

To avoid these charges, sign up for E-statements through Home Banking.

For guidance on how to sign up for E-statements and Home Banking, call us at 716-771-5000 or visit: wnyfcu.com/tools/enrollment

FYI

Please see the attached sheet for our upcoming election announcement and an updated Member Expulsion Policy.

Mark Your Calendars!

International Credit Union Day Is October 16, 2025

On ICUD, we celebrate the ways Credit Unions improve their members' lives around the world! Visit us on Oct. 16th for a treat and celebrate your fellow member-owners!

Marie T. Betti, CEO

BOARD OF DIRECTORS
Michael Henry, President
Mary Busse, Vice President
Marie T. Betti, Treasurer/CEO
Dean Ziccarelli, Secretary
David Sasiadek
Loisann Balent
Tim Elling

RECORDING SECRETARY
Kathleen Lafko

SUPERVISORY COMMITTEE
Elaine Cleveland, James P. Hill, MaryJo Jurkowski, Mike Smith

2025 Holiday Closings

Columbus Day/Indigenous Peoples' Day
Monday, October 13th

Veterans Day
Tuesday, November 11th

Thanksgiving Day
Thursday, November 27th

Christmas
Wed., December 24th open 'til 12pm
Thur., December 25th - CLOSED

New Years
Wed., December 31st open 'til 2pm
Thurs., January 1st - CLOSED

Board of Directors Annual Election Notice

Western New York Federal Credit Union would like to notify the Membership of the process for nominating and voting for the Board of Directors at the 2025 Annual Meeting. This credit union's grand success is largely due to our volunteers and their efforts. Our Board of Directors and Committee members are all dedicated volunteers, sharing their energy, talents and time.

PLEASE REVIEW CAREFULLY

There will be two vacancies on the Board of Directors. The following two incumbents have been nominated for election by the Nominating Committee:

Mike Henry – 3 year term
Tim Elling – 3 year term

Nominations for vacancies may also be made, but only by petition. Any member who wishes to submit a nomination by petition must obtain an Official Nominating Petition Certificate. The signed Certificate stating they are agreeable to nomination and will serve, if elected to office, along with a Statement of Qualifications and Biographical Data must be submitted. The Certificate and Statement, must be accompanied by the petition, which must be signed by one per cent (1%) of the membership. The credit union currently has 9263 Credit Union members, and therefore the Nomination Petition must be signed by at least 93 members. All fully completed petitions must be returned to the Credit Union office by 5:00 pm on Wednesday, February 14, 2026.

An election will not be conducted by ballot and there will be no nominations from the floor when there is only one nominee for each position to be filled. If there is only one nominee for each position to be filled, the election will not be conducted by ballot and all nominees will be elected to the open positions by casting one vote. In the event there is more than one nominee for any position to be filled, voting will take place. The Chair will appoint the Election Tellers, and ballots will be distributed. A vote is taken and tallied by the tellers, and the results announced. All elections are determined by a plurality vote. Nominations cannot be made from the floor unless insufficient nominations have been made by the Nominating Committee or by petition to provide for one Nominee for each position to be filled or circumstances prevent the candidacy of a nominee for the position to be filled. Irrespective of the number of shares, no member has more than one vote. Members must be at least 18 years of age in order to vote, hold office, or sign nominating petitions.

James Hill
Nominating Committee Chair

MIKE HENRY

- WNY FCU Board of Directors member since 1999, currently serving as President
- Retired Chief of Mental Health Treatment Services at the Buffalo Psychiatric Center.
- Leadership Buffalo Class of 1993
- Board Member and Past Treasurer of Parent Network Center of NY, Inc.
- Executive Committee Member and Past Chairman of Erie County Commission on Homelessness
- Volunteer work completed on the Buffalo Financial Plan Commissions' analysis of the Buffalo School System
- Past President of the Olmstead Home School Association
- Board Member of Community Missions of the Niagara Frontier
- Member of the Mayor's H.H. Richardson Building Advisory Task Force
- Past Board Member and President of Adult Residential Care Advocates, Inc.
- 1996 William B. Hoyt Advocate of the Year Award Winner from Erie County Child and Family Services
- Board Member of the Homeless Alliance of WNY
- Member of the United Way of Buffalo and Erie County Advocacy Committee and Impact Council

TIMOTHY ELLING

- Retired from Erie County Water Authority
- Past employment includes:
  Erie County Water Authority
  Zoom Tan as Facilities Manager
- Erie County Deputy Commissioner of Building & Grounds and West Seneca Zoning Board of Appeals Chairman
- Current member of the West Seneca Masonic Lodge #1111, Ismailia Shriners, Carriagers Social Club, and the West Seneca Democratic Committee
- Current member of the WNY FCU Board of Directors and past member of the Supervisory Committee
- Resident of West Seneca with wife, Noreen
- Past President and Vice-President of Shriners on Bikes

Notice of Member Expulsion Policy

Effective December 1, 2025

The National Credit Union Administration (NCUA) Board has issued a rule under the Governance Modernization Act to amend the standard Federal Credit Union Bylaws to adopt a Member Expulsion Policy. This serves as notice of Western New York Federal Credit Union's Member Expulsion Policy, effective December 1, 2025.

Disclosure of Expulsion Policy

We may terminate your membership in Western New York Federal Credit Union in one of three ways. The first way is through a special meeting. Under this option, we may call a special meeting of the members, provide you an opportunity to be heard, and obtain a two-thirds vote of the members present at the special meeting in favor of your expulsion. The second way to terminate your membership is under a nonparticipation policy given to each member that follows certain requirements. The third way to terminate your membership is by a two-thirds vote of a quorum of the directors of the credit union for cause.

Cause is defined as follows: (A) a substantial or repeated violation of the Membership Account Agreement and Disclosure with us; (B) a substantial or repeated disruption, including dangerous or abusive behavior, to the credit union's operations; or (C) fraud, attempted fraud, or a conviction of other illegal conduct that a member has been convicted of in relation to us, including in connection with our employees conducting business on behalf of us.

Before the board votes on an expulsion, we must provide written notice to your mail address (or email if applicable) on record personally provided the written notice. We must provide the specific reasons for the expulsion and allow you an opportunity to rebut those reasons through a hearing if you choose. It is your responsibility to keep your contact information with us up to date, and to open and read notices from us. Unless we determine to allow otherwise, there is no right to an in-person hearing with the board. If you fail to request a hearing within 60 calendar days of receipt of the notice, you will be expelled. You may submit any complaints about your pending expulsion or expulsion to NCUA's Consumer Assistance Center if the complaint cannot be resolved with the credit union.

We will confirm any expulsion with a letter with information on the effect of the expulsion and how you can request reinstatement. Expulsion or withdrawal from membership does not relieve a member of liability to the credit union, and we may demand immediate repayment of the money you owe to use after expulsion, subject to any applicable contract terms and conditions.

For additional information on expulsion and a copy of our expulsion policy, see Article XIV of our Bylaws, available by request.