

Summer 2025 Newsletter



**Western
New York**
FEDERAL CREDIT UNION

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

Summer Loan Sale

BORROW UP TO
\$3000

AS LOW AS
6.25%
APR*

FOR UP TO
24 mos

*Annual Percentage Rate. Membership required, subject to eligibility.
Subject to credit approval. Restrictions may apply. Promotion valid
July 1 - August 31, 2025.

Summer Hours

**Monday-Friday: 8:30 am to
5:00 pm**

Saturday: Closed

We will be closed on Saturdays from July - August. Members can still make deposits in our secure drop box, take advantage of our ATM or online banking for easy, on the go financial services. Or visit one of our shared branches with Saturday hours.

Learn more at: wnyfcu.com



MAKE A SPLASH WITH YOUR CASH!

**TURN YOUR HOME'S
EQUITY INTO
POOLSIDE FUN!**

NO CLOSING COSTS!

GET STARTED TODAY!

Visit: wnyfcu.com



Membership required, subject to eligibility.
Subject to credit approval. Restrictions apply.
Rates subject to change without notice.



ACCREDITED
BUSINESS



Federally Insured by NCUA



Grades that PAY!

**EARN CASH FOR YOUR A's
AND B's!**
**\$3 FOR EACH 'A' • \$2 FOR
EACH 'B'**
**Up to \$12 per report card in
core subjects***

For more information,
visit: wnyfcu.com
Program valid till
7/31/2025



Member Appreciation Events

Join us this summer for two member appreciation events! Follow us on Facebook for more details!

July 25th

I Love My Credit Union Day

August 4th - 8th

Member Appreciation Week



Funds Availability Policy - Change In Terms

On July 1, 2025, Western New York Federal Credit Union's Funds Availability Policy Disclosure will be updated to match the periodic threshold adjustments, related to different sections within Subpart B of Regulation CC. The following chart indicates the change in dollar amount to the different sections.

Next Day and Delayed Availability	Dollar Amount Available Prior To 7/1/2025	Dollar Amount Available On And After 7/1/2025
Minimum Amount From Deposit	\$225	\$275
New Account Amount	\$5,525	\$6,725
Large-Deposit Threshold	\$5,525	\$6,725
Repeatedly Overdrawn Threshold	\$5,525	\$6,725

If you have questions, call us at 716-771-5000

Join WNYFCU Out and About in The Community This Summer

WNY FCU is proud to again sponsor the West Seneca Farmers Market! Come see us on July 24th to celebrate Christmas in July and on August 7th for Kids' Day.

Burchfield Nature and Art Center on July 2nd, 9th, and 23rd and August 6th for Wonderful Wednesdays from 12 pm to 2 pm for crafts and games.

National Night Out on August 5th from 5-9 pm at the Erie 1 BOCES Campus.

Family Story Time at the West Seneca Library on July 14th & August 18th from 10 to 11 am.



Marie T. Betti, CEO

BOARD OF DIRECTORS

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Kathleen Lafko

SUPERVISORY COMMITTEE

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

Upcoming 2025 Holiday Closings

Independence Day
Friday, July 4th

Labor Day
Monday, September 1st

Columbus Day/
Indigenous Peoples' Day
Monday, October 14th

Veterans Day
Monday, November 11th