

Winter 2026 Newsletter



**Western
New York**
FEDERAL CREDIT UNION

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

Home Equity Line of Credit Make new beginnings possible.

Use the equity in your home to renovate your kitchen, pay off debts, finance your children's education, or take a dream vacation!

NO CLOSING COSTS!*

GET STARTED TODAY!



*CREDIT IS SUBJECT TO APPROVAL, NOT ALL APPLICANTS WILL QUALIFY. NO CLOSING COSTS IF LOAN IS OPENED FOR A MINIMUM OF 3 YEARS.

For more information, visit
wnyfcu.com/loans/home-equity-line-of-credit



Slide past your next
loan payment.

SKIP YOUR LOAN PAYMENT WITH

SKIP-A-PAY



WNY FCU's Skip-A-Pay Program allows members in good standing to skip up to 2 monthly payments in a 12 month period on certain loans for a \$30 fee per instance.

For more information, visit
wnyfcu.com/skip-a-payment

No-Fee VISA Balance Transfer

Say hello to 2026 and good-bye to credit card debt! Transfer high interest credit card balances to WNY FCU's VISA Rewards Credit Card at a rate of 7.99% APR**.

For more information, visit
wnyfcu.com/loans/visa-credit-cards

**APR = ANNUAL PERCENTAGE RATE. RESTRICTIONS MAY APPLY. RATE VALID ON BALANCE TRANSFER FUNDS ONLY (NOT PURCHASES OR CASH ADVANCES).



ACCREDITED
BUSINESS



Federally Insured by NCUA



New Location ANNUAL MEETING SAVE THE DATE!

Thursday, March 26 6PM
Kloc's Grove
1245 Seneca Creek Rd,
Buffalo, NY 14224

Income Tax Refund Checks

Direct Deposit ensures faster access to income tax refund checks! Before you file, call the Credit Union for your correct account number.

Checks payable to more than one person must have both members present unless you are depositing the entire check into a joint account.

WNY FCU Routing Number 222 382 739

Statement Fee

Starting with the January 2026 statement, members between the ages of 18-64 who still receive paper statements will be charged a \$2 statement mailing fee. This fee will be charged per statement. This fee is only for your member statement. Fees will not be assessed on your Visa credit card statement.

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

E-statements are beneficial because:

- They are more efficient. You receive them within days of the period closing.
- E-statements are safer and more secure. There has been an alarming rise in mail fraud, with bad actors intercepting paper mail and stealing people's personal information.

How To

Scan the QR code to learn how to enroll in e-statements.



Blessing Backpacks

We Proudly Sponsored the Blessing Backpack Program with East Senior High School



In December, we sponsored 30 backpacks for students at East Senior High School. The mission of the program is to help feed students who rely on the school's meals program over the holiday break.

2026 Holiday Closings

Martin Luther King Jr. Day
Monday, January 19th

Presidents' Day
Monday, February 16th

Holy Saturday
Saturday, April 4th

Memorial Day
Saturday, May 23rd & Monday, May 25th

Juneteenth
Friday, June 19th & Saturday, June 20th

Independence Day
Closing at 2pm on Friday, July 3rd & CLOSED on Saturday, July 4th

Labor Day
Monday, September 7th

Columbus Day
Monday, October 12th

Veterans Day
Wednesday, November 11th

Thanksgiving Day
Thursday, November 26th

Christmas
Friday, December 25th & Saturday, December 26th

Marie T. Betti, CEO

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