



**Western
New York**
FEDERAL CREDIT UNION



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SPRING NEWSLETTER: APRIL 2022

AUTO LOAN SALE: April & May 2022

Finance a new or used ('16-'22) vehicle or
Refinance an existing loan from another financial institution.

Interest Rates as Low as

1.25% APR*

Apply at the Credit Union or
Online: wnyfcu.com/loan

Veterans receive additional .25% rate reduction!

APR* - Annual Percentage Rate. Restrictions may apply. Subject to credit approval. Rates subject to change. Rates valid through May 31, 2022.

*Start That Project Now
With a
Home Equity Line of Credit!*

**Use The Equity in Your Home as Collateral for
Financing Spring Projects:**

A New Roof or Windows
Inground Pool Installation
Deck, Patio or Porch Addition
A Bathroom or Kitchen Remodel

Call Marie at 771-5016 for More Information

Additional terms and
conditions apply.



HOURS OF OPERATION

Monday - Friday: 8:30 AM - 5:00 PM

Saturday: 9:00 AM - 12:00 PM

Our Drive-Thru Will Be Closed During Construction

No Fee Credit Card Balance Transfer

Transfer High Interest Rate
Credit Card Balances to
WNY FCU's VISA Rewards
Credit Card and Enjoy a Low
Rate of 4.79% APR*

***There is No Balance Transfer Fee &
4.79% APR* Remains
Until Transferred Balance is Paid in Full!***

Call 771-5000 to Get Started

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

CALL: 716-771-5000

CLICK: WNYFCU.COM

VISIT: 1937 UNION ROAD, WEST SENECA

Federally Insured by NCUA

EXPANSION UPDATE!



Construction is expected to begin in April and last approximately four months. During construction, our drive-thru will be closed.

While the drive-thru is closed, there will be a temporary ATM and night deposit box available in our front vestibule.

We encourage members to take advantage of our digital services including Home Banking, Mobile Deposit, Online Loan Payments, as well as Apple, Google and Samsung Pay.

For project updates, please check wnyfcu.com/expansion

DEBIT CARD SERVICE DISRUPTION

WNY FCU is switching debit card processors in July.

The only impact this should have on member transactions will be from **Friday, July 8th to Monday, July 11th**. During this time, members using their blue debit cards may experience intermittent outages resulting in declined transactions.

To best prepare for potential disruptions, we recommend having extra cash and alternative payment methods on hand.

MAY 2022 FEE ADJUSTMENTS

All in effect starting on Sunday, May 1, 2022

Certified Check: For certified checks made to a third party, the fee will increase from \$1.00 to \$5.00

Replacement Debit Card: This fee will increase from \$5.00 to \$10.00

Outgoing Wire Transfer: This fee will increase from \$20.00 to \$25.00

Stop Payment on Checking/Savings Accounts: This fee will increase from \$20.00 to \$25.00

Skip-A-Payment Fee: A \$30.00 fee will be assessed per payment skipped per loan

For more information about current and upcoming fees, please review the WNY FCU fee schedule at wnyfcu.com/fee-schedule



Marie T. Betti, CEO

BOARD OF DIRECTORS

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Elaine Cleveland, James P. Hill
Tim Hourihan, Mike Smith

2022 HOLIDAY CLOSINGS

Memorial Day
Monday, May 30th

Juneteenth Observed
Monday, June 20th

Independence Day
Monday, July 4th

Labor Day
Monday, September 5th

Columbus Day
Monday, October 10th

Veterans Day
Friday, November 11th

Thanksgiving Day
Thursday, November 24th

Christmas Day Observed
Monday, December 26th

