



**Western
New York**
FEDERAL CREDIT UNION



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FALL NEWSLETTER: SEPTEMBER 2022

Auto Loan Sale: October 1st - 31st, 2022

Rake in the Savings!

Finance a new or used
(2016-22) vehicle
or

refinance an existing loan
from another financial institution.

Cars, Trucks, SUVs &
Motorcycles:

Interest Rates as Low as

2.25% APR*

Apply at the Credit Union or
Online at 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 10/01/2022-10/31/2022

No Fee Balance Transfer

Haunted by Credit Card Debt?



Transfer high interest credit
card balances to our
VISA Rewards Credit Card
and enjoy the scary low rate of:

4.79% APR*

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

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

The Holidays Are Around The Corner!

We Can Help Make The Holidays Easier:

Holiday Loan

Borrow up to **\$2,000**
for 12 Months
at a rate as low as **3.50% APR***
Apply at the Credit Union or
Online: wnyfcu.com/loan



VISA Rewards Credit Card

Up to \$15,000 Limit
Rates as low as **8.50% APR***
Pick up an application
at the Credit Union



*APR = Annual Percentage Rate. Subject to credit approval. Restrictions
may apply. For a \$2,000 Holiday Loan with a term of 12 months with a
3.50% APR, the monthly payment will be approximately \$170.00. Holiday
Loan rate valid October 1, 2022 - December 31, 2022. Amount borrowed
and rate depend on creditworthiness. Rates subject to change at any time.



**Western
New York**
FEDERAL CREDIT UNION

1937 Union Road, West Seneca, NY 14224

Call: 716-771-5000 Click: wnyfcu.com

Current Hours of Operation

Monday - Friday: 8:30 AM - 5:00 PM
Open till 6:00 PM on Thursday

Follow us on Facebook for schedule
updates.

Federally Insured by NCUA

Get Ready for Holiday Spending

The Holidays are right around the corner! Make sure your WNY FCU accounts and cards are ready for upcoming spending:



- 1.) Download the **WNY FCU Home Banking App** for monitoring and protecting **debit and credit card** use during the holiday season.
- 2.) Add our **24/7 Debit Card Assistance Phone Number (1-833-574-3422)** to your phone in case you need additional support.
- 3.) When using your debit card, be sure to choose "credit" at the time of purchase unless you are requesting cash back.
- 4.) Apply for a **VISA Rewards Credit Card** for easier and safer spending online. Pick up an application at the Credit Union today!

Expansion Update

Construction Update September 2022

After months of no movement due to unforeseen circumstances, **we are back on track!**

We greatly appreciate your patience and are so very sorry for this inconvenience but it was truly out of our control. We are hopeful to stay on schedule.

Thanks again for your patience!

Please visit wnyfcu.com/expansion/ for updates

Thank You!

Holiday Gifts For Sale at WNY FCU

Regal Movie Pass	\$9.25
Delta Sonic Super Kiss	\$14.00
VISA Gift Card (\$4.00 Service Charge)	\$10.00 - \$1,000.00

Prices subject to change



Marie T. Betti, CEO

Board of Directors

Michael Henry, *President*
Mary Busse, *Vice President*
Marie T. Betti, *Treasurer/CEO*
Loisann Balent, *Secretary*
David Sasiadek
Dean Ziccarelli
Tim Elling
Kathleen Lafko,
Recording Secretary

Supervisory Committee

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

2022 Holiday Closings

Columbus Day
Monday, October 10th

Veterans Day
Friday, November 11th

Thanksgiving Day
Thursday, November 24th

Christmas Eve
Saturday, December 24th

Christmas (Observed)
Monday, December 26th

New Year's Eve
Saturday, December 31st
New Year's Day (Observed)
Monday, January 2nd



AMERICA'S
CREDIT UNIONS®



ACCREDITED
BUSINESS



Holiday Raffle

Five Lucky Members Will Win \$100 for the Holidays!

**Every WNY FCU Member in Good Standing, Over the Age of 18,
Is Automatically Entered to Win!**

Winners will be notified on **Monday, December 12, 2022 by phone.**

No purchase necessary.

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 2022 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:

Michael Henry – 3-year term

Timothy Elling – 3-year term

Nominations for vacancies may also be made, but only by petition. Any member who wants 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 8,368 Credit Union members, and therefore the Nomination Petition must be signed by at least 83 members. All fully completed petitions must be returned to the Credit Union office by 5:00 pm on Wednesday, **February 1, 2023**.

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 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
Western New York Federal Credit Union

The following nominees have filed a statement with the secretary stating their willingness to serve faithfully, if elected to the office for which they were nominated:

MICHAEL HENRY

- WNY FCU Board of Directors member since 1999, currently serving as President
- 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

- Employed by Zoom Tan Inc. as Facilities Manager
- Retired from Erie County Water Authority
- Past employment includes:
- 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 Current Vice-President of Shriners on Bikes
- Past President and Vice-President of the Winchester Elementary PTA

Make sure to like our Facebook page for updates and details. Thank you!