

# Spring Newsletter April 2023



**Western  
New York**  
FEDERAL CREDIT UNION

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

## Spring Auto Loan Sale

April and May 2023

Rates as low as **3.25% APR\***

Veterans Receive Additional .25% Rate Reduction

To apply, visit: [wnyfcu.com/loan](https://wnyfcu.com/loan)



\*APR-Annual Percentage Rate. Restrictions may apply. Subject to credit approval.  
Rates subject to change. Auto loan rates valid from 4/1/23-5/31/23. Available on 2017-2023 models.

Spring into savings!

**VISA**  
Balance Transfer

**4.79% APR\***

**No Balance Transfer Fee &  
Promotional Rate Remains Until  
Transferred Balance is Paid in Full.**

\*APR-Annual Percentage Rate. Restrictions may apply. Subject to credit approval. Rates subject to change. Amount borrowed & rate depend on creditworthiness.

**Apply for a Home Equity Line  
of Credit at WNY Federal  
Credit Union!**

Use the equity in your home to  
install a pool or update your  
patio! To learn more, contact  
Marie (771-5016) or  
Sue (771-5027) or visit:  
[wnyfcu.com/loan](https://wnyfcu.com/loan)



ACCREDITED  
BUSINESS



Federally Insured by NCUA



# Annual Meeting

Our annual meeting on March 16th was a success! It was our first in-person meeting since 2019, and it was wonderful to see everyone's smiling faces. Thank you to all of our members for making this meeting a success!

Read meeting notes here:

[www.wnyfcu.com/about/newsletters](http://www.wnyfcu.com/about/newsletters)

## Expansion Update

Our building expansion is moving along! Electricians and painters are hard at work to get the interior of our expansion in shape! Keep watching for email updates and be sure to like our Facebook page. Thank you again for your continued patience as we grow to serve you better. To learn more, visit: [wnyfcu.com/expansion](http://wnyfcu.com/expansion)

## June 2023 Fee Adjustments

To take effect June 1, 2023

**Outgoing wires:** \$30.00 fee per wire.

**Starter checks for established accounts:** \$3.00 fee per page of 3 checks

**Replacement VISA Credit Card:** \$10/card replacement fee.

**Money Orders:** \$2.00 fee per money order.

**Coin machine:** 7% fee.

**ACH Origination Return Exception Fee:** \$25.00 fee.



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

Recording Secretary

Kathleen Lafko

### Supervisory Committee

Elaine Cleveland, James P. Hill,

Tim Hourihan, Mike Smith

### 2023 Holiday Closings

Memorial Day

Monday, May 29th

Juneteenth National Independence Day

Monday, June 19th

Independence Day

Tuesday, July 4th

Labor Day

Monday, September 4th

Columbus Day/Indigenous People's Day

Monday, October 9th

Veteran's Day

Friday, November 10th

Thanksgiving Day

Thursday, November 23rd

Christmas Day

Monday, December 25th



Use our QR code to quickly access our website.

**Thank you to our military members!**

Active Duty Military and Veterans receive a .25% Rate Reduction on Consumer Loans