

# Winter Newsletter January 2023



**Western  
New York**  
FEDERAL CREDIT UNION

1937 Union Road, West Seneca  
716-771-5000  
[wnyfcu.com](http://wnyfcu.com)

## Happy New Year from Western New York Federal Credit Union!

Say hello to 2023 and good-bye to credit card debt!  
Transfer high interest credit card balances to WNY FCU's  
**VISA Rewards Credit Card** at a rate as low as 4.79%  
APR. For more info, contact us at  
716-771-5000.



## Need some extra cash?

Take advantage of WNY FCU's  
**Skip-A-Payment Program.**

Members in good standing can skip up to 2 monthly payments in a 12 month period on certain loans for a \$30 fee per instance. Details available at  
[wnyfcu.com/skip-a-payment](http://wnyfcu.com/skip-a-payment)

## Expansion Update

Our building expansion is moving along! The drive thru lanes are in, and windows have been installed. Electricians are hard at work and HVAC will be up next. For continued updates, visit:  
[wnyfcu.com/expansion](http://wnyfcu.com/expansion)



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

Use the equity in your home to repair that leaky roof or fix snow damage to your foundation. To learn more, contact

Marie (771-5016) or  
Sue (771-5027) or visit:  
[wnyfcu.com/loan](http://wnyfcu.com/loan)



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BUSINESS



Federally Insured by NCUA



# Annual Meeting

Thursday, March 16, 2023

## Vigilant Fire Hall

**666 Main Street, West Seneca**

More information including event registration will be available soon at [wnyfcu.com/events](http://wnyfcu.com/events).



### Clothing Drive and Shred It Event

Saturday, January 7th 2023 at WNY FCU from 11 AM to 1 PM.

The West Seneca Lion's Club will be collecting men's and women's clothing, coats, boots, and briefcases. Shred It services will be available free of charge to the community.



## 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**



### Thank you to our military members!

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



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 Zicarelli  
Tim Elling

Recording Secretary  
Kathleen Lafko

### Supervisory Committee

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

### 2023 Holiday Closings

Martin Luther King Jr. Day  
Monday, January 16th

Presidents' Day  
Monday, February 20th

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