

Fall Newsletter September 2023



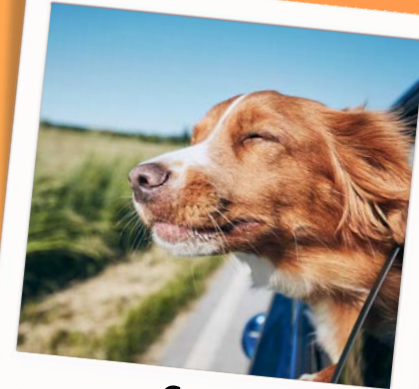
**Western
New York**
FEDERAL CREDIT UNION

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

Ready to feel the wind in your hair?

Check out our Fall Auto Loan sale!

Rates as low as **3.75% APR.**



wnyfcu.com

*APR-Annual Percentage Rate. Restrictions may apply. Subject to credit approval. Rates subject to change. Auto loan rates valid from 10/1/23-10/31/23. Available on 2017-2023 models. Amount borrowed & rate depend on creditworthiness.

Bank On Your Schedule

Home Banking is a safe and easy way to bank from anywhere.

Check your balance, make transfers between your accounts and pay bills.



Scan here to sign up or visit:
<https://wnyfcu.com/tools-resources/enrollment/>

Did You Know? We Offer Overdraft Protection!

Overdraft Protection is a link to your Savings Account. We can automatically transfer money from your Savings Account to your Checking Account to cover payments or purchases.



Traditional Courtesy Pay is a service we provide to cover up to \$500 for a purchase or payment.

Debit Card Courtesy Pay is a service we provide to cover the cost of a purchase or payment up to \$500 when you use your Debit Card. You must opt in to this program.



Federally Insured by NCUA



Grand Opening

Join us **Thursday, October 19th**, for our **Grand Opening and International Credit Union Day**. Come help us celebrate our new addition and the work of Credit Unions everywhere! We'll have prizes and giveaways.

The West Seneca Lions Chicken Barbecue will also take place that day, from 2-6 pm. Tickets are \$15 and available at the credit union.



Holiday Loan

Borrow up to \$2,000 for 12 months at a rate as low as 4.50% APR*

To apply, visit: wnyfcu.com/loan or stop by the credit union.

*APR = Annual Percentage Rate. Subject to credit approval. Restrictions may apply. Rate valid October 1, 2023 - December 31, 2023. Amount borrowed & rate depend on creditworthiness. Rates subject to change at any time.

Member Verification

The Supervisory Committee is requesting that you verify that the balances listed on your statement(s), as of September 30, 2023 are accurate.

If you find discrepancies on your statement, please contact our Auditor at:
FJP & Associates, Inc.

Attn: Frank J Pidgeon, CFE
115 Brian Crest Ct
Schenectady, NY 12306

No response is required if you agree with the balances shown on your statement

Unless you report any difference within twenty days of the receipt of your statement, we will consider your account(s), as shown by your statement, to be correct.



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,
Mike Smith

2023 Holiday Closings

Columbus Day/Indigenous People's Day
Monday, October 9th

Veteran's Day
Saturday, November 11th

Thanksgiving Day
Thursday, November 23rd

Christmas Day
Monday, December 25th

New Years Day
Monday, January 1st



Use our QR code to quickly access our website.

Keep your personal info safe, help the environment AND save money!

Sign up for E-statements!

To sign up, log into Home Banking and click "Statements."