

# Winter Newsletter January 2024

1937 Union Road, West Seneca  
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wnyfcu.com



**Western  
New York**  
FEDERAL CREDIT UNION

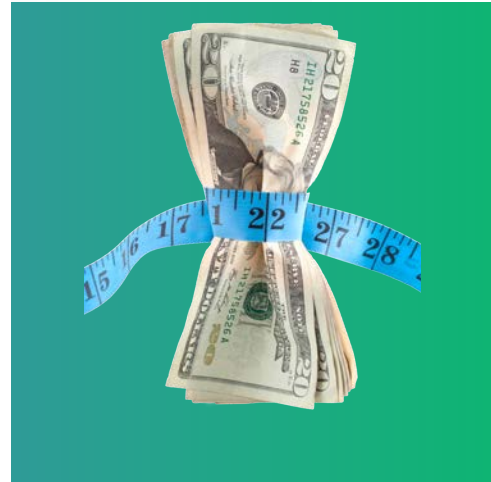
## Happy New Year from all of us at WNYFCU!

Is your budget feeling a little tight?

### Check out **Skip-a-Pay!**

WNY FCU's Skip-A-Pay program allows members in good standing to skip up to 2 monthly payments in a 12 month period on certain loans for a \$30 fee per instance.

For more information, visit [wnyfcu.com/skip-a-payment](http://wnyfcu.com/skip-a-payment)



### **No-Fee VISA Balance Transfer**



Say hello to 2024 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 7.99% APR.

For more info, visit:  
[wnyfcu.com/loans/visa-credit-cards](http://wnyfcu.com/loans/visa-credit-cards)

The 7.99 % APR is good only on the transferred balance and will remain until transferred balance is paid off.

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



Use the equity in your home to renovate your kitchen, finance your children's education, or take a dream vacation!

Get started today by visiting:  
[wnyfcu.com/loans/home-equity-line-of-credit](http://wnyfcu.com/loans/home-equity-line-of-credit)



Federally Insured by NCUA



# Annual Meeting

Thursday, March 21, 2024, 6-8 pm  
NEW LOCATION!

Matthew Glab Post  
1965 Abbott Road, Lackawanna, NY  
14218

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

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



Sign up for E-statements!  
Check out our website to  
learn more!  
<https://wnyfcu.com/tools-resources/e-statement-enrollment>

## 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 Ziccarelli  
Tim Elling

Recording Secretary  
Kathleen Lafko

### SUPERVISORY COMMITTEE

Elaine Cleveland, James P. Hill,  
Mike Smith

### 2024 Holiday Closings

Martin Luther King Day  
Monday, January 15th

Presidents' Day  
Monday, February 19th

Memorial Day  
Monday, May 27th

Juneteenth National  
Independence Day  
Wednesday, June 19th

Independence Day  
Thursday, July 4th

— HAPPY —  
*Retirement*

We wish MaryJo a very happy retirement! MaryJo has been with WNYFCU for 16 years and has been a vital member of our team. We will miss you and hope you enjoy many new adventures in your retirement!