

Fall 2024 Newsletter



Western
New York
FEDERAL CREDIT UNION

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

Refer Your Friend

Share your love for WNY Federal Credit Union and you could win...

**\$300 FOR YOU &
\$300 FOR YOUR FRIEND!**

Oct 1, 2024 - Dec 31, 2024

For details, visit wnyfcu.com/refer-your-friend or see a teller!



The Holidays Are Almost Here!

Keep an eye on our Facebook page for info about upcoming Holiday events:

Fall Auto Loan Sale - TBD

Holiday Loan Sale -
October through
December, 2024

12 Days of WNYFCU
Holiday Giveaway -
December 2nd-17th



Join us for International Credit Union Day!



**October 17
11AM - 2PM**

Join us in our lobby to celebrate how Credit Unions make the world a better place.



We'll have cider and donuts from Mayer Bros and a prize or two!



ACCREDITED
BUSINESS



Federally Insured by NCUA



Utilize your account without stepping into a branch!

We love seeing your smiling faces in our lobby, but if there is ever a moment you don't have time to stop in, you can take advantage of our multiple "credit union on the go" options!



Shared Branching & FREE ATM Access

We participate in a Shared Branching system and the Allpoint ATM network. This means our members have access to over 5,000 credit union branches and 85,000 fee-free ATM's all over the United States. You can bank with WNYFCU wherever you go!

Mobile Deposit / Mobile App

Download our Mobile Banking app for your smartphone or tablet. Here, you can view your balances, make transfers, view statements, and deposit checks via our Mobile Deposit feature 24/7. Available for Apple and Android devices.

Digital Wallet

Securely store your Western New York FCU Debit Card in your phone's digital wallet for quick checkouts when shopping in store or online. It makes purchases easy, convenient, and secure!

You can use it when making a purchase in most stores, apps, and online. Now offered on Apple Pay, Google Pay, & Samsung Wallet

Calling All Smart Savers!

Make a deposit into your kid's Smart Saver Account from **October to November**, and they'll be entered to win one of two hooded sweatshirts... Taylor Swift or Buffalo Bills!



New Smart Savers earn two entries when they open a new account!

Apply Now For Our 2025 Scholarship Program!

When you apply, you are eligible to win three separate scholarships.

Applications are due by **Jan. 17th**

Scan here to learn more or visit wnyfcu.com



WE'VE UPDATED OUR FEE SCHEDULE! Changes effective September 1, 2024.

Non-member check cashing fee \$10.00

Foreign Item Deposit Fee \$6.00

Foreign ATM Fee \$3.00

Escheatment Fee \$25.00

A Dormancy Fee of \$5.00 will be charged per month under the following conditions:
member is over 19 years of age, the account has had no activity for 12 months consecutively, account balance is less than \$200.00.

THANK YOU!

With your support of our **Summer Basket and Buffalo Bills raffles**, we raised **\$2400**

for our **Charity of the Year, Plymouth Crossroads!**



Scan to learn more about Plymouth Crossroads



Marie T. Betti, CEO

BOARD OF DIRECTORS

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

RECORDING SECRETARY

Kathleen Lafko

SUPERVISORY COMMITTEE

Elaine Cleveland, James P. Hill,
MaryJo Jurkowski, Mike Smith

2024 Holiday Closings

Columbus Day/Indigenous Peoples' Day

Monday, October 14th

Veterans Day

Monday, November 11th

Thanksgiving Day

Thursday, November 28th

Christmas

Tuesday, December 24th open 'til 12pm
Wednesday, December 25th - CLOSED

New Years

Tuesday, December 31st open 'til 2pm
Wednesday, January 1st - CLOSED

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 2024 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:

LoisAnn Balent – 3 year term

Dave Sasidek – 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 8819 Credit Union members, and therefore the Nomination Petition must be signed by at least 88 members. All fully completed petitions must be returned to the Credit Union office by 5:00 pm on Wednesday, **February 1, 2025**.

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:

LOISANN BALENT

- Served 17 years on the WNY FCU Board of Directors
- Previously a member of the Supervisory Committee
- Worked as a Social Worker and Residential Manager for the DDSO for 38 years
- Has been a member of the WNY FCU for 46 years
- Volunteer for the American Cancer Society and Niagara Hospice

DAVID SASIADEK

- Served 17 years on the WNY FCU Board of Directors
- Retired Teacher from Lackawanna City Schools
- Previously held President and Vice President positions of the Board of Directors for the Lackawanna Schools Federal Credit Union
- Served on the Supervisory Committee of the Lackawanna Schools FCU
- Has been a member of the WNY FCU for 21 years

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