

Winter 2025 Newsletter



**Western
New York**
FEDERAL CREDIT UNION

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

Make new beginnings possible.

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

NO CLOSING COSTS!

GET STARTED TODAY!



Slide past your next loan payment.

SKIP YOUR LOAN PAYMENT WITH 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**

No-Fee VISA Balance Transfer



Say hello to 2025 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 information, visit
wnyfcu.com/loans/visa-credit-cards**

*APR = ANNUAL PERCENTAGE RATE. RESTRICTIONS MAY APPLY. RATE VALID ON BALANCE TRANSFER FUNDS ONLY (NOT PURCHASES OR CASH ADVANCES).



ACCREDITED
BUSINESS



Federally Insured by NCUA





60th ANNUAL MEETING SAVE THE DATE!

Thursday, March 27
6PM
Matthew Glab Post

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

Privacy Notice 2025

Our updated Privacy Notice for 2025 is now on our website. You can find it at wnyfcu.com/disclosures or by scanning the QR code. If you would like a paper copy, please give us a call!



Each year, our staff have the option to participate in a special charitable giving program - "Jeans With A Purpose." Staff members can wear jeans every Friday, so long as they make a small donation, totaling \$75 when the year is through. At the end of the year, the credit union matches \$25 to the donation to make \$100 for the staff to donate to the local charity of their choice! **This year we gave \$1,530 to local organizations making a difference in our community!**



A NEW & IMPROVED WEBSITE!

You spoke and we listened. We're currently working on giving our website a fresh new look that will make things easier for YOU.

LAUNCHING WINTER 2025



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

2025 Holiday Closings

Martin Luther King Jr. Day
Monday, January 20th

Presidents' Day
Monday, February 17th

Memorial Day
Monday, May 26th

Juneteenth
Thursday, June 19th

Independence Day
Friday, July 4th