



# CLARENCE COMMUNITY & SCHOOLS FEDERAL CREDIT UNION

9145 Sheridan Drive  
Clarence, NY 14031  
(716) 630-0888  
www.ccsfcu.com

## Spring 2022

### OFFICE HOURS:

Monday	9:00 - 4:30
Tuesday	9:00 - 4:30
Wednesday	9:00 - 4:30
Thursday	9:00 - 4:30
Friday	9:00 - 5:30
Saturday	9:00 - Noon

### HOLIDAY CLOSINGS:

**Memorial Day**  
Saturday, May 28  
Monday, May 30

**4th of July**  
Saturday, July 2  
Monday, July 4

**Labor Day**  
Saturday, September 3  
Monday, September 5

**VISA GIFT CARDS**  
\$5.00 processing fee

**CU MONEY/VISA  
TRAVEL CARD**  
\$5.00 processing fee

### REGAL CINEMA PASSES

Premiere \$10.00 each  
(No restrictions)

### DELTA SONIC CAR WASH

Basic \$ 7.00 each  
\$20.00 / 3

Super Kiss \$15.00 each  
\$45.00 / 3

Oil Change \$27.00 each

Please call the credit union office for additional Delta Sonic discounts.

### **ACCOUNT DORMANCY NOTICE**

Please be advised that member accounts without activity are considered dormant after one year. Once an account falls dormant, a quarterly fee of \$25 will be assessed. Please note that after three years of inactivity, we are required to turn over dormant funds to New York State. The credit union will send you a notice if your account is dormant. Upon receipt of this notice, kindly follow the directions to re-activate your account.

## YOUR DREAMS ARE RIGHT UNDER YOUR ROOF!



Use the equity in your home for:

*Home improvements*  
for those special projects  
around the house

*Dream vacation*  
for that once-in-a-lifetime trip

*The new vehicle*  
that you've always wanted

*Higher education*  
to help with your family's  
higher education costs

*Debt consolidation*  
may reduce your monthly  
payment amount

**We offer a Home Equity Line of Credit at a variable rate\*.  
Ask for details, current rates and what might work best for you!  
Our Loan Officer is available to answer all your questions!**

\*Rates as low as 4.00% Annual Percentage Rate.

Rates subject to change without notice. Additional terms, fees, conditions and membership restrictions apply. All loans subject to credit approval.



## COMING SOON



## Spring of 2022

Watch for details on our new building opening scheduled for the Spring of 2022! Our new, larger facility will have an expanded lobby area, a dedicated loan processing office, drive-thru teller and an ATM.

CONGRATULATIONS!



**JOSHUA SCHERER**  
2022 Louis J. Nanni Memorial  
Scholarship Recipient



**RUTHIE BASSARATH**  
2022 Louis J. Nanni Educational  
Scholarship Recipient



## TAX SOLUTIONS AND SAVINGS FOR MEMBERS

[TaxServices.LoveMyCreditUnion.org](https://taxservices.lovemycreditunion.org)



**SAVE SMALL. DREAM BIG.**  
*at your credit union™*



SUPPORTED BY

## April is Credit Union Youth Month

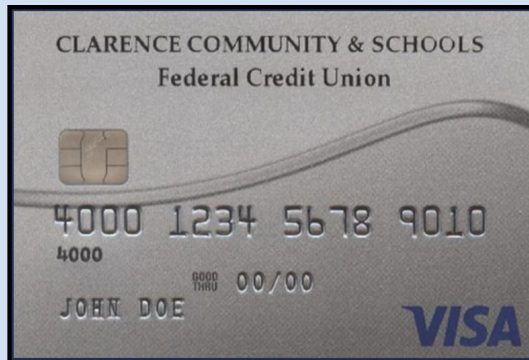
Clarence Community & Schools FCU encourages our youngest members to save small and dream big! Our youth savings account can help kids practice good financial habits that will enable them to fulfill their dreams.

Ask us about opening a youth savings account today!

*Celebrate Youth Month at our office on  
Thursday, April 21, 2022.*

Refreshments will be available throughout the day.

## DO YOU HAVE OUR VISA CARD?



**Apply today!**

- Rates as low as low 8.99% APR\*
- No annual fee
- No balance transfer fee
- No cash advance fee
- 5 day grace period
- **Plus a Rewards Program**

\*APR = Annual Percentage Rate  
Additional terms, conditions and membership restrictions may apply. Rates subject to change without notice. Subject to credit approval.

Membership restrictions  
apply.



Like Us On  
**facebook**

