



CLARENCE COMMUNITY & SCHOOLS FEDERAL CREDIT UNION

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

Fall 2017

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

HOLIDAY CLOSINGS:

Columbus Day
Monday, October 9th

Thanksgiving Holiday
Thursday, November 23 &
Friday, November 24

Christmas
Monday, December 25

New Year's Day
Monday, January 1

VISA GIFT CARDS

\$5.00 processing fee

CU MONEY/VISA TRAVEL CARD

\$5.00 processing fee

REGAL CINEMA PASSES

Premier \$9.00 each
(No restrictions)

DELTA SONIC CAR WASH

Basic \$ 7.00 each
\$20.00 / 3

Super Kiss \$14.00 each
\$40.00 / 3

Oil Change \$25.00 each

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

CU KIDS

Stop by on
Halloween
for a treat!



FREE Checking

Switch and start saving today! Get hassle free checking *plus*:

No monthly fees

No minimum balance requirements

No fee VISA/ATM debit card

First order of 40 checks free*

Surcharge free ATM locations that *include* Wegmans and Target to name just a couple

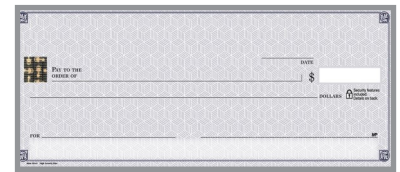
Online and Mobile Banking *including* Bill Pay

Card Nav Security App

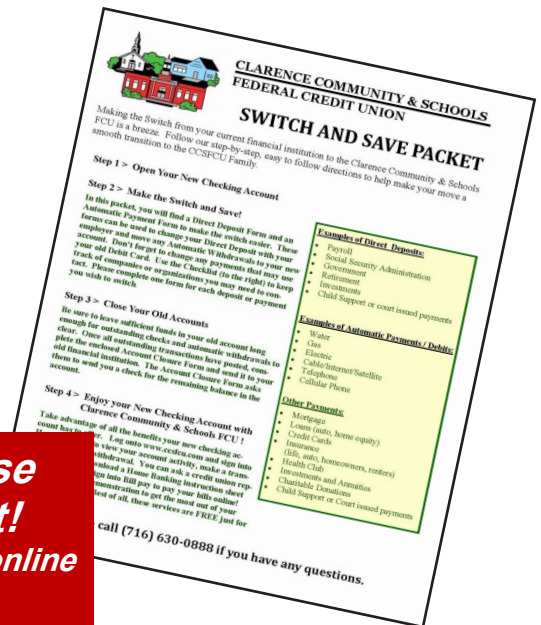
Courtesy Pay

E-statements

*basic security feature checks
Membership restrictions apply.



Look for the surcharge free ATM
Networks we participate in:



**Ask about our easy to use
Switch and Save Packet!**
We will even help you set up your online
banking and bill pay!



MEET JOSHUA

"I love how the credit union smells so good, like money and air freshener mixed together. I like storing my money with them cuz they are nice and it helps me save up to buy something big like a fancy car."

Joshua Marks, Student Member, Age 9



JOIN US FOR INTERNATIONAL CREDIT UNION DAY ON *OCTOBER 19!*

Join us for refreshments and share your experiences and celebrate how our credit union has made your dreams come true and impacted your life!
Share your experience and get a chance to win a VISA Gift Card!

LOANS

FOR ALL REASONS

Need a loan for the holidays? Want to take a break from existing loan payments or bills?

Our competitive loan rates in a variety of terms will help you finance whatever you want for your home, family or lifestyle.

Call a member service representative, visit our website or stop by our office to apply for a loan or to discuss our Skip-a-Pay Program.

ADD LOAN PROTECTION LIFE INSURANCE

For peace of mind, consider adding Loan Protection Life Insurance. A loan officer can discuss how you can protect your loan.

Apply today!

"I am grateful that I purchased the loan protection life insurance policy and recommend each and every member do the same."

Mr. Mike Keil, Member Since 1990

WE CAN MAKE YOUR HOLIDAYS EASIER

Discounted Regal movie passes or Delta Sonic car washes make great stocking stuffers.

Give a VISA Gift Card instead of cash. With our *low* processing fee of \$5.00 you can't go wrong.

ASK ABOUT OUR HOLIDAY LOAN SPECIAL

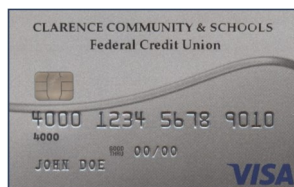


LOAN RATES

LOAN TYPE

Rates as low as:

PERSONAL	5.990% APR*
NEW, USED & REFINANCED AUTOMOBILES & MOTORCYCLES	0.990% APR*
NEW & USED RVs, BOATS, SNOWMOBILES, ATVs, JET SKIS & OUTSIDE EQUIPMENT	5.490% APR*
HOME EQUITY	4.250% APR*
MINI HOME EQUITY	6.250% APR*
VISA PLATINUM CREDIT CARD	8.990% APR*



Low 2.99% APR*
balance transfer rate for six months on our VISA Platinum Credit Card.

Ask for details!

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

LUCKY SAVERS

Lucky Savers is a special share savings certificate that gives you all the benefits of having a savings account—plus more! Build your savings and get chances to win cash prizes. Open yours today!

Congratulations to our lucky winners:

Peter Frank, Ellen Hammond-O-Malley, Alyse Novo, Sanford Perlmutter and Becky Priester.

Void where prohibited by law. Official rules and a complete list of prizes are available at: www.nycua.org.



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