



CLARENCE COMMUNITY & SCHOOLS FEDERAL CREDIT UNION

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

Fall 2020

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	Closed

HOLIDAY CLOSINGS:

Columbus Day/Indigenous Peoples' Day

Monday, October 12

Veterans Day

Wednesday, November 11

Thanksgiving

Thursday, November 26

Friday, November 27

Christmas

Thursday, December 24

Closing at 1:00

Friday, December 25

New Year's

Thursday, December 31

Closing at 1:00

Friday, January 1

VISA GIFT CARDS

\$5.00 processing fee

CU MONEY/VISA TRAVEL CARD

\$5.00 processing fee

REGAL MOVIE PASSES

\$10 Premiere Ticket

\$30 Ultimate Pack

(2 Premiere Tickets &

\$10 Concession Gift Card)

DELTA SONIC

Please call the credit union
for car wash, oil change and
detailing discount pricing.

HOME EQUITY



Is a Home Equity line of credit right for you?

- No closing costs*
- Finance up to 85% of the equity in your home**
- Variable rates, adjusting annually - currently at 4.00% APR***
- Repayment term of 15 years, draw on your line anytime within the first 10 years of your plan
- No monthly fees
- Interest may be tax deductible****

Ask for complete details and if this
might work for your family!

*The closing costs paid by CCSFCU on behalf of the borrower will be charged back and added to the payoff amount of the loan if the home equity line is paid in full within three (3) years of the loan opening date. Closing costs generally total between \$800 and \$3,000.

**Calculated by multiplying the appraised value by 85%, less the remaining balance on your first mortgage.

***The annual percentage rate is based on the value of an index. The index is the Prime Rate published in the Wall Street Journal. Interest and payments adjust annually on the 1st day of September. The rate cannot increase or decrease more than 2.0 percentage points in any one year period. The maximum Annual Percentage Rate that can apply is 18.00% or the maximum permitted by law, whichever is less. However, under no circumstances will your Annual Percentage Rate go below 4.00% at any time during the plan. Rates may vary from those quoted and listed based on your credit history.

****Please consult a tax advisor regarding deductibility of interest.

Additional terms, fees, conditions and membership restrictions apply. All loans subject to credit approval. Equal Housing Lender

2020 ANNUAL MEETING

Our 2020 Annual Meeting originally scheduled for March 26, 2020
cancelled due to COVID-19 has been rescheduled for
Thursday, October 29 at 5:30 pm.

This meeting will be held virtually and sign-up will be required.
Complete sign-up details will be available on our website prior to
the meeting date.

We hope you will join us via your computer, tablet or cell phone.



OUR MEMBERS ARE THE BEST

We would like to thank you for your patience and your membership this past year! During these difficult times it was our pleasure to serve you! Enjoy the holidays and wishing you a happy and healthy 2021!



INSPIRING HOPE FOR
A GLOBAL COMMUNITY™

INTERNATIONAL CREDIT UNION DAY October 15, 2020

Celebrate being a member of CCSFCU!
To-go refreshments available throughout the day!



SPREAD

joy

to everyone on your list this holiday season with a heartfelt gift. It's easy to make the season bright with CUMONEY® Visa® Gift Cards from your credit union.

\$5.00 Fee Applied

IT PAYS TO USE YOUR CREDIT UNION VISA THIS HOLIDAY SEASON



APPLY TODAY!



Apply today to earn reward points on your holiday purchases!

Visit [Scorecardrewards.com](https://scorecardrewards.com) to see what you could earn!

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



Love My
Credit Union®
rewards

There are more reasons than ever to love being of member of CCSFCU. As a credit union member, you can enjoy exclusive savings on services you use everyday. Visit <https://rewards.lovemycreditunion.org/> to save!

MORE SAVINGS. MORE POSSIBILITIES.



Family members can join!
Ask us how!



Like Us On
facebook



Membership restrictions
apply.

