



CLARENCE COMMUNITY & SCHOOLS FEDERAL CREDIT UNION

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

Fall 2021

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:

Columbus Day/Indigenous Peoples' Day

Saturday, October 9
Monday, October 11

Veterans Day

Wednesday, November 11

Thanksgiving

Thursday, November 25
Friday, November 26
Saturday, November 27

Christmas

Friday, December 24
Saturday, December 25

New Year's

Friday, December 31 -
Closing at 1:00
Saturday, January 1

VISA GIFT CARDS

\$5.00 processing fee

CU MONEY/VISA TRAVEL CARD

\$5.00 processing fee

REGAL MOVIE PASSES

\$10 Premiere Ticket

DELTA SONIC

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

HOME LOANS

We have home loan lending options to meet your family's needs. Options that include:

- ♦ Home Equity
- ♦ Home Improvement
- ♦ Home Mortgage

Our application process is easy, stress free and we offer flexible payments and terms to meet your budget.



Additional terms, conditions and membership restrictions may apply. Rates subject to change without notice. Subject to credit approval.



Ask for complete details or apply today!

H o m e L o a n s M a d e E a s y



**FALL INTO A
GREAT RATE**

Personal loan rates
as low as

6.95%
APR*

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

CUMONEY
Visa® Gift Cards

**UNWRAP
THE Wonder
OF THE
SEASON**

\$5.00 Fee Applied

Get your
VISA® Gift
Cards at the
credit union
this holiday
season!





WITH A CREDIT UNION

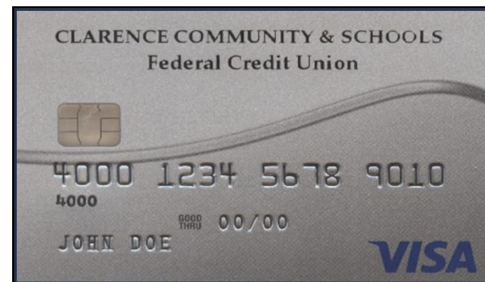
INTERNATIONAL CREDIT UNION DAY 2021®

Thursday, October 21, 2021

ICU Day highlights the many ways that credit unions across the world help members improve their financial health and well-being.

Stop by for to-go refreshments and our popular annual planner.

VISA® Platinum Credit Card



Clarence Community & Schools Federal Credit Union offers a Platinum VISA Credit Card to all qualifying members. The interest rate is as low as 8.99% APR*, with a 5 day grace period.

Our card has no annual fee, no fee for balance transfer or cash advances and a rewards program. *Apply today!*

CREDIT CARD SAFETY

- Practice credit card protection from day one - sign your card
- Keep your account number private
- Keep your contact information current
- Check your receipts against your account statement
- Secure your devices and networks
- Protect yourself online - know your merchant
- Check your account often
- Report lost cards and suspected fraud immediately

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

We will match any dealer or other financial institution's auto loan rate! *Apply today!*



AUTO LOANS

Rates as low as

1.95% APR*

*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

To start saving visit <https://www.lovemycrreditunion.org/>

**MORE SAVINGS.
MORE POSSIBILITIES.**



Family members can join!
Ask us how!



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facebook



Membership restrictions
apply.

