



CLARENCE COMMUNITY & SCHOOLS FEDERAL CREDIT UNION

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

Spring 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 | 9:00 - Noon |

HOLIDAY CLOSINGS:

Memorial Day
Saturday, May 23
Monday, May 25

4th of July
Saturday, July 4

Labor Day
Saturday, September 5
Monday, September 7

VISA GIFT CARDS

\$5.00 processing fee

CU MONEY/VISA TRAVEL CARD

\$5.00 processing fee

REGAL CINEMA PASSES

| | |
|---|--------------|
| Premiere (No restrictions) | \$10.00 each |
| Ultimate Pack (2 Premiere Tickets & \$10 Concession Gift Card) | \$30.00 each |

DELTA SONIC CAR WASH

| | |
|------------|-----------------------------|
| Basic | \$ 7.00 each \$20.00 / 3 |
| Super Kiss | \$14.00 each \$40.00 / 3 |
| Oil Change | \$30.00 each |

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

**YOUR FAMILY
& FRIENDS
can become
members!**
*Ask how they
can qualify!*

HOME EQUITY



Use the equity in your home for:

- ◆ Home improvements - for those projects you want to complete
- ◆ Dream vacation - for the trip you have been putting off
- ◆ A new vehicle - for that SUV you've been wanting
- ◆ Higher education - to help your children through college

We offer both Home Equity Lines of Credit at a variable rate* and a Mini Equity Line of Credit at a fixed rate.**

Ask for details, current rates and what might work best for you!

*Rate as low as Prime as published in the Wall Street Journal.

**Rates as low as 6.25% Annual Percentage Rate as of 4/1/2020.

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



Congratulations Jack & Andrew!

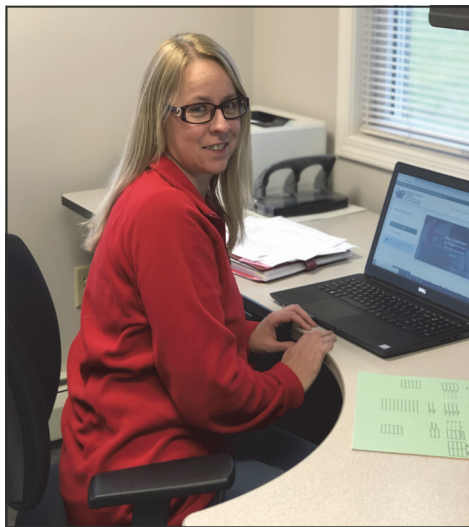


**Jack
Guerinot
&
Andrew
Schlabach**
**2020
Louis J. Nanni
Memorial
Scholarship
Recipients**

TECHNOLOGY ADDITION

We are pleased to announce that we have added two Dell laptops and an iPad to our computer network. "We now have the ability to work remotely and were able to create a business Apple® account to better serve our iPhone mobile app users".

Although you may not see this directly, this equipment has already benefitted our members, staff and associates.



The purchase of these items was made possible by a grant from the New York Credit Union Foundation. Thank you to the NYCUF.

New York
creditunion
FOUNDATION

AVAILABLE NOW

Discounted ticket price of

\$35.00

includes a free parking voucher



April is National Credit Union Youth Month

Celebrate Youth Month at our office on Thursday, April 23, 2020. Refreshments will be available throughout the day.

Promoting the financial health of our youngest members

Providing financial education embodies the movement's 'people-helping-people' philosophy. The theme for this year's Youth Month is "Money Magic. Share, Spend and Save at Your Credit Union".

Together, we can encourage our youngest members to learn common financial concepts kids should understand:

- Saving - represented by a piggy bank pig named Penelope
- Spending - represented by a flamingo named Pinky
- Sharing/charitable giving - represented by a unicorn named Hope
- Investing - represented by a bear named Benny
- Budgeting - represented by a penguin named Prudence

Clarence Community & Schools FCU can serve as an important ally for parents in their mission to teach their kids to be financially responsible. We are dedicated to help educate our youngest members.



Top Deals

Sprint

intuit
turbotax

TruStage

Get more from your credit union membership at
LoveMyCreditUnion.org



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.

Membership restrictions apply.



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