



# CLARENCE COMMUNITY & SCHOOLS FEDERAL CREDIT UNION

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

## Spring 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:

**Memorial Day**  
Saturday, May 29  
Monday, May 31

**4th of July**  
Saturday, July 3  
Monday, July 5

**Labor Day**  
Saturday, September 4  
Monday, September 6

### 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	\$15.00 each \$43.00 / 3
Oil Change	\$35.00 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.

# HOME EQUITY

## USE THE EQUITY IN YOUR HOME FOR:

**Home improvements** - for those projects around the house you want to complete

**Dream vacation** - for the trip you have been putting off

**A new vehicle** - for that car, SUV or truck you've been wanting

**Higher education** - to help your children through college

**Debt consolidation** - may reduce your monthly payment amount

**We offer a Home Equity Line of Credit at a variable rate\*.**



**Ask for details, current rate and what might work best for you!**  
**Our Loan Officer is available to answer all your questions!**

\*Rate 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.



## Share Your Credit Union Story!

Has working with Clarence Community & Schools FCU made it possible for you to purchase your first car, to rebuild your credit, get your first credit card, to make major home improvements, to take that dream vacation? Whatever your story is, we want to know!

**From now through the end of the year, we want to share your stories!**  
**Email photos and/or video submissions to [marketing@ccsfcu.com](mailto:marketing@ccsfcu.com).**

We may share your submissions on our website, our social media, and in other promotional material, so we can **"spread the good word"** and let everyone know what makes credit unions, our credit union, so special.

As dedicated members, you are our best ambassadors! We want to let our fellow family and community members know, they can join CCSFCU and take advantage of all the great products and services we have to offer!



## CONGRATULATIONS



**SEAN ANDREWS**  
2021 Louis J. Nanni  
Memorial Scholarship  
Recipient

## THE PLANNING HAS BEGUN



Watch for details on the construction of our new building that will be located at our current Sheridan Drive location.



**SAVE  
UP TO \$15**  
on TurboTax



Ends 4/15/21 Used over 205K times



BE A **CREDIT UNION SAVER** &  
YOUR SAVINGS WILL **NEVER GO EXTINCT™**

Celebrate Youth Month  
at our office on  
Thursday, April 22, 2021.

To-go refreshments will be  
available throughout the day.



*Encouraging our youngest members to save.*

Every April, during National Credit Union Youth Month, we encourage kids to develop healthy saving habits by making saving fun and exciting. This year's dinosaur theme demonstrates learning to save at a young age never goes extinct.

The credit union can serve as an important partner for parents in our joint goal to teach our kids to be financially responsible. We are dedicated to help educate our youngest members on all financial aspects.

CLARENCE COMMUNITY & SCHOOLS  
Federal Credit Union



4000 1234 5678 9010

4000

00/00

JOHN DOE

VISA

## Our VISA offers:

1 - A non-variable rate as low as  
8.99% APR\*

2 - No annual fee

3 - Rewards Program through  
ScoreCard Rewards

Visit the ScoreCard website to  
see what you could earn!

[www.scorecardrewards.com](http://www.scorecardrewards.com)

**APPLY TODAY!**

\*APR = Annual Percentage Rate. Rates subject  
to change. Subject to credit approval.

Credit union members get more  
with Love My Credit Union  
Rewards. Visit:  
[rewards.lovemycreditunion.org](http://rewards.lovemycreditunion.org)



Love My  
Credit Union  
rewards



Membership restrictions  
apply.



Like Us On  
facebook

