



Winter 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:

Day After New Year's
 Monday, January 2

 Martin Luther King, Jr. Day
 Monday, January 16

 Presidents' Day
 Monday, February 20

 Memorial Day
 Monday, May 29

VISA GIFT CARDS

\$3.00 processing fee

VISA TRAVEL CARD

\$5.00 processing fee

REGAL CINEMA PASSES

Premier \$9.00 each
 (No restrictions)

DELTA SONIC CAR WASH

Basic \$ 5.50 each
 \$16.50 / 3

 Super Kiss \$12.00 each
 \$35.00 / 3

 Oil Change \$23.00 each

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

Attention Members

If you are currently using personal checks with the Workmen's Circle name and routing number 222080264, they will no longer be processed after January 31, 2017. Please call to order new checks today!

First order FREE!

LUCKY SAVERS

Lucky Savers is a special share savings certificate account that gives you all the benefits of having a savings account — plus more! You can make as many deposits as you want! You get chances to win \$5,000 quarterly prizes, plus monthly cash prizes!

Every \$25 deposit into this certificate helps build your savings and gets you another chance to win — up to 10 chances every month. Plus, all the money you deposit into the Lucky Savers account is still yours, with interest!

Lucky Savers runs year-round and members can open a Lucky Savers account at any time. The sooner you start saving the more entries you will earn towards monthly and quarterly prizes!

To participate, you must be at least 18 years of age and a CCSFCU member.*

Not everyone will win a prize, but if you make regular deposits into your Lucky Savers account all year you are guaranteed to end up with more money saved than you started with.

***You have nothing to lose —and everything to gain!
 Ask about opening a Lucky Savers Certificate today!***

*Employees, Board members and their families are not eligible to participate in the Lucky Savers special program.

Louis J. Nanni

MEMORIAL SCHOLARSHIP

The Louis J. Nanni Memorial Scholarship was established to recognize, reward and help make possible the pursuit of higher education to a member. A \$500 scholarship will be awarded to a graduating high school senior.

Eligibility is open to all CCSFCU members in good standing who are high school seniors attending an accredited college, university or other institution of higher learning during the next academic year.

Stop in our office or visit our website for an application. Applications will also be available at the CHS Student Office on Wednesdays during lunches or the CHS Guidance Office.

Application Deadline: February 6, 2017

SAVE THE DATE

ANNUAL MEETING | MARCH 23, 2017

5:30 PM MEETING 6:00 PM DINNER

Harris Hill Fire Department
8630 Main Street | Clarence

ORDER YOUR TICKETS BY CALLING
716-630-0888

BOARD ELECTIONS

CCSFCU's Nominating Committee has announced that **Joseph Gonzales, Karen Mauger and Brian Schmidt** have been nominated to run for three open positions on the Board of Directors. Anyone else interested in serving on the Board may petition for a place on the 2017 ballot. Petition information and materials are available through CCSFCU's office. If nominations by petition are received by the Secretary on or before the February 6, 2016 deadline, the election will be conducted at the Annual Meeting on March 23, 2017. If there is only one nominee for each position to be filled, there will be no nominations from the floor. In that case, the three nominees will be seated at the annual meeting.

PROTECT YOUR DEBIT CARDS!

You can now protect against card fraud and misuse on your debit card via your smartphone.

Ask for details!



Make the most of your card and download the Card Nav app today!

CREDIT CARD PURCHASE ALERTS

You can also protect your credit card!

Sign up for VISA purchase alerts by visiting:

VISA.com/purchasealerts



TIME FOR YOUR ANNUAL CHECK UP!

A Financial Check Up

Are your loan rates and payments from other lenders making you feel under the weather?

Have a loan officer review your finances to see where you can save money. Call or stop in today for a free, no-obligation comparison.

Let us write a financial script for you.

Consolidation Comparison

Consolidate your credit cards and installment loans with CCSFCU and save! Review the chart below for a quick and easy comparison.

	CCSFCU	Creditor A	Creditor B
\$ Amount	\$10,000	\$10,000	\$10,000
Interest Rate	5.99% APR*	15.99% APR*	23.99% APR*
Payment	\$210/mo.	\$210/mo.	\$210/mo.
Term	5 Years	7 Years	13 Years
COST TO YOU	\$1,867	\$6,711	\$23,296

Keep your finances healthy with us!

*APR—Annual Percentage Rate



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