



CLARENCE COMMUNITY & SCHOOLS FEDERAL CREDIT UNION

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

Winter 2022

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:

Martin Luther King, Jr. Day
Saturday, January 15
Monday, January 17

Presidents' Day
Saturday, February 19
Monday, February 21

VISA GIFT CARDS

\$5.00 processing fee

CU MONEY/VISA TRAVEL CARD

\$5.00 processing fee

REGAL CINEMA PASSES

\$10 Premiere Ticket
Redeem at the Box Office.

DELTA SONIC

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

OUR NEW BUILDING CONSTRUCTION HAS STARTED



We are pleased to announce our new building construction has started. We will remain open and continue to serve you as normal during the construction period. The construction fencing has displaced some existing parking spaces. At times, access may be limited and we suggest you utilize online banking, our mobile app or call us for simple non-cash transfer or payment transactions.

Ground breaking took place on December 16, 2021. Our new state-of-the-art facility will house a new larger teller area, dedicated loan and new account offices, a drive-thru lane and an ATM.

Thank you for your patience and membership. We hope you will stop by upon completion of the construction for a week of festivities and giveaways. Be sure to watch for updates throughout the construction process.

If you have any questions, please feel free to contact us at 716-630-0888 or by email at bsmith@ccsfcu.com.

Watch for updates throughout the construction process.



TAX SOLUTIONS AND SAVINGS FOR MEMBERS

TaxServices.LoveMyCreditUnion.org



ARE YOUR LOAN RATES AND PAYMENTS FROM OTHER LENDERS MAKING YOU FEEL UNDER THE WEATHER?



Have our loan officer review your finances to see where you can save money! Keep your finances healthy with us. Consolidate your credit cards and installment loans with CCSFCU and save! Call or stop by today for a free, no-obligation comparison.

REVIEW THE CHART BELOW FOR A QUICK AND EASY COMPARISON!

	CCSFCU	Creditor A	Creditor B
\$ Amount Borrowed	\$5,000	\$5,000	\$5,000
Interest Rate	9.99% APR*	15.99% APR*	22.90% APR*
Payment	\$106.00/mo.	\$106.00/mo.	\$106.00/mo.
Term Based on Payment	60 mos./ 5 years	74 mos./ 6 years, 2 mos.	120 mos./ 10 years
COST TO YOU	\$1,370	\$2,890	\$7,762

Save with us!

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

BOARD OF DIRECTORS ELECTION UPDATE & ANNUAL MEETING NOTICE

67th Annual Member Meeting
Thursday, March 24, 2022
at 5:30 PM

Due to the uncertainty of COVID our annual meeting will be held virtually.

CCSFCU'S Nominating Committee has announced that Joseph Daigler, James Meyer and Rebecca Smith have been nominated to run for three open positions on the Board of Directors.

Anyone interested in serving on the Board may petition for a place on the 2022 ballot. Petition information and materials are available at CCSFCU's Sheridan Drive office. If nominations by petition are received by the Secretary on or before the February 7, 2022 deadline, the election will be conducted at the Annual Meeting.

If there is only one nominee for each position to be filled, the three nominees will be seated at the 2022 Annual Meeting.

We hope you join us!

Louis J. Nanni Memorial Scholarship

Application deadline:
Friday, February 25, 2022



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

Eligibility is open to all Clarence Community & Schools FCU student 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 CHS Business Department classrooms and the Guidance Office. Questions: call 716-630-0888.

APPLY TODAY!

Ask how family members can join!

Membership restrictions apply.



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