

Spring NEWSLETTER



Want A \$500 VISA Gift Card?

Open a Checking Account for
the Chance to Win!

WNY FCU Checking Accounts Include:

- Free Debit Card & First 50 Checks
- No Minimum Balance Fee
- Home Banking & Mobile App (Apple & Android)
- Unlimited Check-Writing Privileges
- Shared Branching at 5,000 Other Credit Unions
- 50,000+ Surcharge-Free ATMs Nationwide
- **Entry into a Raffle to Win a \$500 VISA Gift Card!**



Enroll in Direct Deposit
for 2 Additional Entries &
Sign Up for E-Statements
for 1 Additional Entry
Up to 4 Chances to Win!

Visit the Credit Union to Open an Account

Please bring ID, Proof of Address and \$25 Opening Deposit

Federally Insured by NCUA. Some restrictions may apply.

Offer valid through April 30, 2018. Open to Public. No purchase necessary.

No Fee Balance Transfer!

Transfer High Interest Credit Card Balances
to our VISA Credit Card, with a rate of

5.99% APR*

No Balance Transfer Fee &
5.99% Remains Until Transferred
Balance is Paid in Full

Apply at the Credit Union

Please bring your most recent pay stub.

APR* = Annual Percentage Rate. Restrictions may apply. Rate valid on balance transfer funds only (not purchases or cash advances). Requires credit approval. Programs, rates, terms and conditions subject to change without notice.

Annual Car Loan Sale

Finance a new or used
(2011-18) vehicle or
refinance an existing loan
from another financial institution.

Rates as low as

1.99% APR*



Purchase your new vehicle from Enterprise Car Sales to save
even more with rates **as low as .99% APR*** or **KBB + \$500!**

Cars, Trucks, SUVs & Motorcycles

Veterans Receive an Additional .25% Rate Reduction!

April 2018 Only - Stop in for Details!

Finance a
Boat or RV - rates as low as

3.50% APR*

APR* - Annual Percentage Rate. Restrictions may apply. Rates valid until April 30, 2018. Rate may vary based on individual credit history and underwriting standards.



**Western
New York
FEDERAL CREDIT UNION**

1937 Union Road, West Seneca, NY 14224

Call: 716-771-5000

Click: wnyfcu.com

Hours of Operation

Monday - Friday: 8:30 AM - 5:00 PM

Saturday: 8:30 AM - 12:00 PM

*Don't Forget to Like us on Facebook and
Download the WNY FCU App!*

Fee Change Notice

We strive to keep fees as low as possible for our members. However, as certain costs increase, adjustments are necessary to sustain the financial wellness and overall stability of WNY FCU.

As of June 1, 2018 we will be changing and adding fees for some services. The updated fee schedule will be posted at the Credit Union and on our website, wnyfcu.com, starting June 1, 2018. Please don't hesitate to contact us with any questions or concerns regarding these changes.

New and adjusted fees are as follows:

Service	Updated Fee
Foreign Checks	\$5.00
Closure of Member Account Within 90 Days of Opening	\$25.00
Return Mail/Bad Address	\$5.00
Account Research/Balancing	\$10.00 - \$30.00 Per Hour
Loan Late Payment	\$10.00
Account Inactivity Charged per month under the following conditions: member is over 19 years of age, account balance is less than \$100, the account has had no activity for 12 months consecutively.	\$5.00

Upcoming Events

Bake Sale To Benefit WNYHeroes

Friday, April 20, 2018 at WNY FCU (1937 Union Road)

Free Workshop: Financial Planning for Retirement

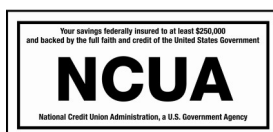
Tuesday, May 15, 2018 at 5:30 - Call 675-1515 for More Information

West Seneca Farmers' Market

Thursdays 4 - 7:30 PM, June - September 2018
behind West Seneca Town Hall

Member Appreciation Day

August 10 at the Credit Union, 11 AM-2PM



Marie T. Betti, CEO

Board of Directors

Michael Henry, *President*

Mary Busse, *Vice President*

Marie T. Betti, *Treasurer/CEO*

Patricia Baginski, *Secretary*

Loisann Balent
David Sasiadek
Dean Ziccarelli

Kathleen Lafko,
Recording Secretary

Supervisory Committee

Elaine Cleveland
Patricia Greeley
James P. Hill
Diane Savatter
Tim Elling

2018 Holidays

WNY FCU Will Be Closed:

Memorial Day
Monday, May 28th

Independence Day
Wednesday, July 4th

Labor Day
Monday, September 3rd

Columbus Day
Monday, October 8th

Veterans Day
Monday, November 12th

Thanksgiving Day
Thursday, November 22nd

Christmas Day
Tuesday, December 25th