

Summer NEWSLETTER



HELOC Now Available

A Home Equity Line of Credit (HELOC) allows you to utilize the equity in your home for:

- Renovations, like a new roof
- Upgrades to a bathroom or kitchen
- Installations of appliances
- And much, much more!



Upon approval, this form of financing allows you to withdraw money as you need it, using your home as collateral.

Call Judy (771-5017) or Marie (771-5016)
for More Information!

Equal Housing Lender. Additional terms and conditions apply.

For A Limited Time . . .

5.99% APR* BALANCE TRANSFER!

NO BALANCE TRANSFER FEE &
PROMOTIONAL RATE REMAINS UNTIL THE
TRANSFERRED BALANCE IS PAID IN FULL

DON'T WAIT: APPLY AT THE CREDIT UNION TODAY!
PLEASE BRING YOUR MOST RECENT PAY STUB

APR*= Annual Percentage Rate. Restrictions may apply. Additional terms/conditions apply. Subject to credit approval. Rate valid on balance transfer funds only (not purchases or cash advances)

Don't Keep Us A Secret!

Refer A Friend & You Could Win:

\$25 CASH

For 1 New & 1 Referring Member, Weekly

\$100 CASH

For 1 New & 1 Referring Member, Monthly

\$200 CASH For The Most Referrals

HOW TO WIN:

Refer a friend, family member or co-worker to join the Western New York Federal Credit Union.

When they become a member, you both receive entries into 8 weekly and 2 monthly prize drawings!

Contest runs August 1, 2018 - September 30, 2018. Open to the public. No purchase necessary. For full set of contest rules, please visit: wnyfcu.com/referral



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 &
Download the WNY FCU App!*

Basket Raffle Benefiting Wings Flights of Hope



Starting Monday, July 9, 2018, tickets will be on sale for our Member Appreciation Basket Raffle! We have eight awesome baskets to win:

Fun in the Sun Baseball Lover's Basket
Almost Football Season Grill Master
Lunch for a Week Creativity in a Box
Movie Night at Home Cozy on the Couch

Tickets: 10 for \$5 - For Sale at the Credit Union

Winners chosen August 13, 2018, notified by phone. Do not need to be present to win.

Traveling This Summer?

If you will be traveling outside of New York and plan to use your WNY FCU VISA Credit, Debit or ATM card, please notify us before departure.

Contact Becky at 716-771-5019 or bwurster@wnyfcu.com with your expected travel dates. This process ensures your card does not get flagged for fraud or unexpectedly shut off.

There are more than **55,000 surcharge-free ATMs available worldwide for WNY FCU members**. Download the Allpoint App to find ATMs closest to wherever you are.



5,600 Shared Branching locations are available throughout the United States. Visit co-opcreditunions.org/locator/ to find a Credit Union that can process your transactions as if it were WNY FCU!

Privacy Notice

To view the entire Privacy Notice, please visit wnyfcu.com. The notice is located at the bottom left of the homepage, just click *Privacy Notice*.

If you would like a hardcopy, please call the office at 716-771-5000 and we will be happy to mail you a copy.

Upcoming Events

Kid's Day at the West Seneca Farmer's Market

Thursday, July 19, 2018 Behind West Seneca Town Hall, 4:00 PM – 7:30 PM

Member Appreciation Day

Friday, August 10, 2018 at the Credit Union, 11:00 AM – 2:00 PM
Stop by for hot dogs, raffles, live music, face painting and more!

Free Workshop: Fundamentals of Smart Estate Planning

Tuesday, August 14, 2018, 5:30 PM – 6:30 PM

More information about these events is available at wnyfcu.com/events



Marie T. Betti, CEO

Board of Directors

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2018 Holidays

WNY FCU Will Be Closed:

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

