



2026 ANNUAL MEETING

Be sure to save the date, Tuesday, April 28th at 5:00 for a Beer and Wine Hour at Pane's Restaurant on Payne Avenue in North Tonawanda. Their Buffet Dinner will be served at 6:00. We will have a special drawing for those in attendance and once again we will have our "Prize Wheel". This is a nice way to acknowledge the staff and the Board of Directors for all the services you enjoy with the Credit Union. Tickets this year will still be at \$10 for members and \$15 for a non-member guest.

WEBSITE AND BILLPAY

Do you know that our website and bill pay are provided to you at no cost? You can link into our Bill Pay service from our home banking app. Why pay for postage stamps to mail a payment to anyone? You can send a payment to a doctor, dentist, credit card payment, mortgage payment, utility bills without a stamp or leaving your home. If you need help getting either service, just give us a call and we can assist you in registering for either or both services.

SPRING & SUMMER CAR BUYING

Let us take the headache out of car buying for you with our financial. We have great rates on New Cars/Motorcycles as low as 3.49% and Used Cars/Motorcycles as low as 5.49%. Certain requirements apply. Call us today and see what we can do to help with "Sticker Shock".

DEBIT CARD & CREDIT CARD FRAUD ALERTS

If you receive a call from FIS, be sure to answer to verify if a transaction is yours. At times, a transaction may be suspicious from your normal pattern and will prompt a block until you make contact with them as you receive the call or you can call the Fraud # at 1-855-961-1602. And as always, if you suspect something on your account is fraudulent, call us at the office 716-614-6445 so that we can verify it for you.

TRAVELING

Be sure to let us know so we can put a travel code on your debit or credit card to avoid having your transactions blocked.

UPCOMING HOLIDAY CLOSINGS FOR SPRING/SUMMER 2026

We will be closed on the following dates per Federal Reserve Schedule.
 Friday April 3rd, Good Friday.....Closing at Noon
 Monday May 25th, Memorial Day.....Closed
 Friday June 19th, Juneteenth.....Closed
 Monday September 7th, Labor Day.....Closed



ONCE AGAIN, FIND THE PUZZLE ON THE BACK OF THIS NEWSLETTER. COMPLETE IT AND SUBMIT TO THE CREDIT UNION OFFICE BY APRIL 28TH TO BE ENTERED INTO A DRAWING FOR A \$100 VISA GIFT CARD. THE DRAWING WILL TAKE PLACE AT THE ANNUAL MEETING.

THAT SOUNDS TOO GOOD TO BE TRUE...

Then probably it is! Some people put all their trust in Facebook recommendations and sales pitches. Please don't access any purchase from Facebook but rather go to the site directly to ascertain if it is legitimate!!! The credit union has to absorb the losses and if everyone would just be careful, we can keep our losses to a minimum.



WHERE ARE ALL THE PENNIES?

We will continue to take pennies! There are roughly 114 Billion pennies in circulation! When and if the day comes when we can make change when pennies are required, we would deposit the cents into your account. We will not do the "round-up" or "round-down" when that day comes!

VISA CREDIT CARD

Do you have our VISA Credit Card yet? With a limit of up to \$10,000 and a rate of 8.9% apr for applicants with sufficient income and a good credit score, we beat most of the competition! And we even have a Rewards Program. Call or Stop in and see what we can do to help lessen the expensive interest on your credit card bill (especially if you carry a balance).

Name: _____

April 2026 Newsletter

F M U E Z O E A T M M G S Q Y R N N
Z E Q U I T Y M H V W F K W U C P Z
T P R E A U T H O R I Z E D S H S S
U K U L V L Y D I V I D E N D E U I
C L P L G U S P R G L B I B J C F G
T M S A F F O R D A B L E B Q K R N
D Q R W T X N R B N U U I M O B Y A
R E F I N A N C E D C C O E W O A T
P R Y S T Q D W W P K U V U M O A U
T K D C O L L A T E R A L W K K G R
J M L O H K O E A S T E R Q P S H E
F R E C R E A T I O N A L U R S X T

Find the following words in the puzzle.

Words are hidden → and ↓ and ↘

PREAUTHORIZED
RECREATIONAL
COLLATERAL
AFFORDABLE

CHECKBOOK
SIGNATURE
REFINANCE
DIVIDEND

EASTER
EQUITY

Created by Alliance Niagara FCU

RULES FOR THE DRAWING

You must be a member in good standing.
The winner's name and the number of participants for the previous drawing will be published in the next Newsletter.
There can only be one entry per member account.