



2026 ANNUAL MEETING

On April 28th at Pane's Restaurant was such a nice evening. We had a Special Drawing for all attendees and a \$100 gift card was awarded to the winner, Carol Vosburgh. Everyone in attendance had an entry in the drawing, as well as enjoyed a delicious meal among a great company of friends and fellow credit union members. Barbara Beach was the winner of the Newsletter Puzzle from our 1st quarter mailing. Thank you to Stacie and Pam for hosting the Prize Wheel. If you weren't there this year, we hope to see you next year!

HOME EQUITY LOAN OR LINE OF CREDIT

When it comes to making the decision to use the equity in your home to do some remodeling, paying off bills or going on that dream vacation, your next decision will be should I do the fixed rate, one-time payout loan or utilize the line of credit with a variable rate that can change. Stop in and have that conversation with Nancy to see if either plan can help you with your next project.

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 FALL/WINTER 2026

We will be closed on the following dates per Federal Reserve Schedule.

September 7th, Labor Day.....	Closed
October 12th, Columbus Day.....	Closed
November 11th, Veterans Day.....	Closed
November 25th, Day before Thanksgiving....	Closing at Noon
November 26th, Thanksgiving	Closed
November 27th, Day after Thanksgiving.....	Closing at Noon
December 24th, Christmas Eve.....	Closing at Noon
December 25th, Christmas.....	Closed
December 31st, New Years Eve.....	Closing at Noon



ONCE AGAIN, FIND THE PUZZLE ON THE BACK OF THIS NEWSLETTER. COMPLETE IT AND SUBMIT TO THE CREDIT UNION OFFICE BY JULY 31ST TO BE ENTERED INTO A DRAWING FOR A \$100 VISA GIFT CARD.

HOW EASILY CAN I BE SCAMMED?

Don't be a victim! If you receive a phone call from a number you are not familiar with, BE CAREFUL. In some cases, the person on the other end of the phone is very friendly and are up to "no good". If you receive a call from someone asking for your personal information, DO NOT GIVE IT to someone you didn't contact. This is how many people fall victim to a SCAM. And the Internet can be very deceiving as well, don't fall for a subscription service for a "helpful" product with an introductory offer. Chances are there is some "fine print" that you will actually be signing up for a Subscription Service!!!! Did you receive a Home Warranty Letter in the mail stating that your service is being terminated but you don't remember ever having a Home Warranty policy, DO NOT fall for it!!! Being a careful consumer is your best defense against SCAMS. Hanging up is your best option!

LOOKING FOR A GREAT CREDIT CARD WITH A FAIR RATE!

We offer VISA credit cards as low as 8.9% fixed rate. Even if your credit history isn't spotless or perfect, we may be able to offer you a lower rate than you are paying somewhere else! Applying is easy. Call us today and we will help you get started!

Name: _____

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

Find the following words in the puzzle.

Words are hidden → and ↓ and ↘

RECONCILIATION
INDEPENDENCE
AMORTIZATION
CERTIFICATE
BENEFICIARY

WITHDRAWAL
COLLATERAL
FIREWORKS
CHECKBOOK
DIVIDENDS

OVERDRAFT
BILLPAY