

Summer 2022 Newsletter



WE'RE HERE FOR YOU TODAY AND TOMORROW

Holiday Hours:

The Credit Union will be Closed:

July 4 – Independence Day

September 5 – Labor Day



Community Day Celebration



Join us Friday, August 5th in Westfield!

Community Day is back! This year we are celebrating at the Westfield office on Friday, August 5th. Join us from 11-3 for hot dogs, drinks, Credit Union swag, and a chance to win the grand prize of a \$100 VISA Gift Card (donate supplies to Northern Chautauqua Canine Rescue for an extra chance to win). Ask for complete details.

We will be celebrating with Northern Chautauqua Canine Rescue and Cooney's Island ice cream! With each \$3 ice cream purchase, you will also support NCCR's efforts to rehome dogs and puppies in our area!

This is also our Youth Month Kickoff Event – bring the kids for a special giveaway just for them and learn about what the Credit Union can do for youth in our community!



Why is the MSR/Teller asking me to sign these forms?

The **Phone/Transfer Authorization** form is used to capture a Password for your account, so the MSR can verify who is calling without asking for information a fraudster may have.

The **Member-to-Member Phone Transfer** form is needed for Members who call in to transfer funds from their account to another Member on a reoccurring basis.

These forms help keep your accounts secure and make sure only transactions you approve are happening.

Back-to-School

Loan Special

It seems like summer has just started, but soon you will be planning for the kids to return to school or college.

From now through the end of September we will offer a rate as low as **4.99% APR*** with a one-year term on any loan for back-to-school expenses. Apply Today!

Automatic Payments/Debits

If you are setting up an automatic payment (a “debit”) from your account, remember to use your full checking account number. This number starts with either “027” and is followed by seven more numbers or “1412” and followed by ten more numbers. You cannot use your share (savings) account or member number for debits as it may be rejected (not paid).

If you are setting up an automatic deposit (like payroll), you may use either your checking or share account number.

Contact us with any questions about setting up automatic payments or deposits.

Lewis/Mong Scholarship Winners

Congratulations to Kaleigh Valone and Abigail Parker, who each received a \$1,000 scholarship!

Thank you to all who submitted an application, we encourage all to apply again next year!



Financial Reality Fair

On May 18th, North East Welch FCU hosted a Financial Reality Fair for Westfield students.

The Reality Fair concept is a unique opportunity for teens to experience hands-on some of the financial challenges they will face when they start life on their own.



eStatement promotion winner

Congratulations to **Cheryl Houser!**

Cheryl won a \$100 VISA Gift Card, just for enrolling in eStatements! Her name was randomly drawn from all members with eStatements on June 21st.

Are You Dreaming About A New Car?

Check out our great rates for your new (or new-to-you) ride!



Ask us about our low rates on Auto Loans for vehicles 2011 & older!

New (2020-22)
as low as **2.99%** APR*

Used (2018-19)
as low as **3.99%** APR*

Used (2012-17)
as low as **5.24%** APR*

Learn more at <https://www.newelchfcu.com/auto-loans>

*APR = Annual Percentage Rate. Approval for financing is subject to lending guidelines and credit qualifications. Rates are based on creditworthiness, so your rate may differ. Member eligibility required. Rates good as of 06/30/2022, but may change without notice.

OFFICE HOURS

North East:

Monday - Wednesday 9 am – 4 pm
Thursday 8 am – 5 pm
Friday 9 am – 5:30 pm

Westfield:

Monday - Wednesday 9 am – 4 pm
Thursday 9 am – 5 pm
Friday 9 am – 5:30 pm

BOARD OF DIRECTORS

Howard Barnes	President
Dave Kunselman	Vice President
Monna Hahn	Treasurer
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R/T # 243383063
NMLS #929900

*APR = Annual Percentage Rate

Federally Insured by the National Credit Union Administration



August is Youth Month!

Dreaming big doesn't mean you need to start with big actions.

The first small step is usually the hardest, but once it's taken, you can use momentum to propel you forward. This year's theme for National Credit Union Youth Month is **"Save Small, Dream Big at Your Credit Union."** It uses the image of a magical rainbow with a wish-fulfilling gold star at the end. We want to tell young members that their dreams are attainable, no matter how big they are.

If you've been wondering how to empower your kids to save for their future, Youth Month is a great opportunity to start! This is a great time to help kids learn that saving, no matter how small the amount, can help them achieve their dreams.

This celebration is happening each day in August – make sure to join us on Friday, August 5th for some extra fun!

