



CLARENCE COMMUNITY & SCHOOLS
FEDERAL CREDIT UNION

9145 Sheridan Drive
 Clarence, NY 14031
 (716) 630-0888
 www.ccsfcu.com

Winter 2018

OFFICE HOURS:

Monday	9:00 - 4:30
Tuesday	9:00 - 4:30
Wednesday	9:00 - 4:30
Thursday	9:00 - 4:30
Friday	9:00 - 5:30
Saturday	9:00 - Noon

HOLIDAY CLOSINGS:

Martin Luther King Jr. Day
 Saturday, January 13
 Monday, January 15

President's Day
 Saturday, February 17
 Monday, February 19

VISA GIFT CARDS

\$5.00 processing fee

CU MONEY/VISA TRAVEL CARD

\$5.00 processing fee

REGAL CINEMA PASSES

Premier \$9.00 each
 (No restrictions)

DELTA SONIC CAR WASH

Basic	\$ 7.00 each
	\$20.00 / 3
Super Kiss	\$14.00 each
	\$40.00 / 3
Oil Change	\$25.00 each

Please call the credit union office for additional Delta Sonic discounts.

HAPPY NEW YEAR

We are grateful to have members like you.

May you have a spectacular 2018.

WE HEARD YOU!



To better serve our members we are now open Saturdays from 9am – 12 Noon.

Limited Services Available

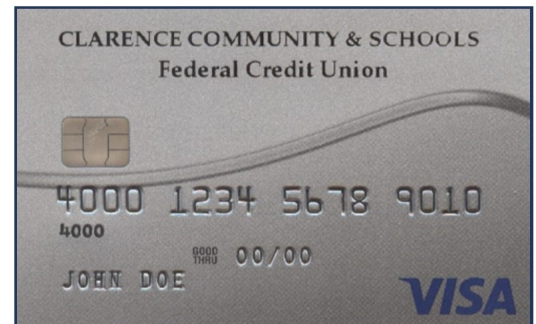
So that our employees can spend time with their families, the office will be closed the Saturday after a Friday holiday or prior to a Monday holiday!

Rates as low as

8.99%* APR

No Annual Fees

No Balance Transfer Fees



Use your Clarence Community & Schools FCU VISA® Platinum credit card for everything you buy and enjoy *lower rates, low or no fees* and *rewards*. You'll *earn one point for every dollar spent*. Use your card for all your purchases - groceries, travel, dining out, entertainment and more! You can use your points for cash, travel or merchandise.

Our VISA Platinum credit card offers rewards!

APPLY TODAY!

*APR = Annual Percentage Rate. Additional terms, conditions and membership restrictions may apply. Rates subject to change without notice.



LOUIS J. NANNI MEMORIAL SCHOLARSHIP

Application Deadline: Friday, March 2, 2018

The Louis J. Nanni Memorial Scholarship was established to recognize, reward and help make possible the pursuit of higher education to a member. A \$500 scholarship will be awarded to a graduating high school senior.

Eligibility is open to all Clarence Community & Schools FCU members in good standing who are high school seniors attending an accredited college, university or other institution of higher learning during the next academic year.

Stop in our office or visit our website for an application. Applications will also be available at the CHS Student Office on Wednesdays during lunches or the CHS Guidance Office.

SAVE THE DATE

Our Annual Member Meeting themed *Turn to Us* will be held on

MARCH 29, 2018

5:30PM Meeting
6:00PM Dinner

New Location:

Town of Clarence
Town Park Clubhouse
10405 Main Street, Clarence

Order your tickets today by calling 716-630-0888.

BOARD ELECTIONS

CCSFCU'S Nominating Committee has announced that Suzanne Zelin and Fran Logan have been nominated to run for two open positions on the Board of Directors.

Anyone interested in serving on the Board may petition for a place on the 2018 ballot. Petition information and materials are available at CCSFCU's office. If nominations by petition are received by the Secretary on or before the *February 6, 2018 deadline*, the election will be conducted at the Annual Meeting on March 29, 2018.

If there is only one nominee for each position to be filled, the two nominees will be seated at the Annual Meeting.

TIME FOR YOUR ANNUAL FINANCIAL CHECK UP!

Are your loan rates and payments from other lenders making you feel under the weather?

Have a loan officer review your finances to see where you can save money.

Keep your finances healthy with us. Consolidate your credit cards and installment loans with CCSFCU and **SAVE!**



REVIEW THE CHART FOR A QUICK AND EASY COMPARISON!

	CCSFCU	Creditor A	Creditor B
\$ Amount	\$5,000	\$5,000	\$5,000
Interest Rate	6.99% APR*	15.99% APR*	22.99% APR*
Payment	\$99/mo.	\$99/mo.	\$99/mo.
Term Based on Payment	5 Years	7 Years	15 Years
COST TO YOU	\$938	\$3,356	\$12,830

*APR = Annual Percentage Rate. Rates subject to change without notice.

Call or stop by today for a free, no-obligation comparison.



LOVE MY CREDIT UNION REWARDS
Start saving today!
www.lovemycreditunion.org/

FAMILY MEMBERS CAN JOIN
Ask for details!

