



"Banking...only BETTER!"

www.crcfcu.com

Spring 2017 Newsletter

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Cheektowaga, NY 14227

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Kenmore, NY 14217

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HOME EQUITY LOANS

RATES AS LOW AS

2.99%
APR*

Save even more...take an additional
.25% off any currently posted loan rate
with autopay from a CRCFCU checking account.

Certain restrictions apply.



Home Equity Lines of Credit

Rates as low as

4.00% APR*

*(Credit line up to \$250,000.
7 year draw period.)*

All types of

Recreational Vehicle Loans

including boats, campers, motorcycles,
jetskis, ATVs, motorhomes

New

Rates as low as

4.69% APR*

Used

Rates as low as

5.45% APR*

Personal Loans

Rates as low as

5.69% APR*

MasterCard®

Fixed Rate

9.90%

New Vehicle Loans

Rates as low as

2.49% APR*

*(Up to 100% financing of
sticker price, including
tax and tags.)*

Used Vehicle Loans

Rates as low as

3.79% APR*

*(Financing up to 100% of the Used Car Pricing
Guide; \$10,000 minimum loan request for terms
49-60 months.)*

Apply/Refinance with Loan Express & E-Signature!

If you can't stop by the credit union to apply for a loan or sign loan documents, please take advantage of CRCFCU's Digital Loan Express. You can apply/refinance and sign your contract at home or work or wherever is convenient for you. Visit www.crcfcu.com.

Loan rates reflect the lowest rate available on select terms, and on approved credit as determined by the credit-worthiness of each applicant. Other rates and terms apply. *APR = Annual Percentage Rate

LOCAL SERVICE. GLOBAL ACCESS.

Mobile Banking & Remote Check Deposit

CRCFCU is thrilled to offer you Mobile Banking and Remote Check Deposit. You can now access your credit union accounts from around the corner or around the world. We are committed to making your financial life easier and these two services are designed to do just that!



Mobile Banking

On any smart phone you can:

- Check account balances
- Make loan payments
- Transfer funds between accounts
- Pay your bills
- Review account history
- See recent transactions and more

Remote Check Deposit

You no longer have to take the time come into a branch to deposit checks into your CRCFCU accounts. Instead, you can make a deposit right from your smart phone **in 3 easy steps:**

1. Endorse the back of the check & write "for mobile deposit only"
2. Take a photo of the front and back of the check
3. Submit the deposit



TEACHING YOUR KIDS TO SAVE

As a parent, you want your kids to learn all of the things they need to know to succeed in life. You make sure they do their homework, get some exercise, and spend quality time with friends and family. But one of the most important life lessons you can teach them is how to save money.

Here are three tips to help you help your kids down the path to future financial security:

1. Lead by example. Explain how you save money for future needs: vacations, retirement, emergencies.
2. Reward savings with a match. When your kids get money as a gift or for doing extra chores and then deposit a portion of it in their CRCFCU savings account, match all or a percentage of that amount. So, for example, if your son receives \$50 as a birthday gift and puts \$20 in his savings account, you could add \$10 or \$20 as a bonus and incentive to save more in the future.
3. Save as a family for a goal. Let's say you are planning a trip to Disney World. As a family, determine how much you will need for this vacation. Have your kids decorate a box or a jar with pictures of the Magic Kingdom and the total amount you will need to save. Then each week, everyone contributes to the fund by putting money in the container - even small change can add up. The key is to show the benefits of regular contributions. When the container is full, count the money together, and then deposit it into a specially designated savings fund at the credit union. Have the kids draw a thermometer to show your progress towards the goal; each time you make a deposit, mark it accordingly.



Overwhelmed with the thought of home buying or refinancing your Mortgage?

YOU'RE NOT ALONE!

Join us for a complimentary workshop where you can learn more about the home buying or refinancing process first-hand from industry professionals.



This workshop is for anyone who is currently, or will be going through the home buying or refinancing process. Come and speak with experts in the field who can educate you on what you need to know to make the process as seamless as possible, including how to get started and what important information/documents you will need along the way. Light refreshments will be served.

Space is limited, so please RSVP by Friday, April 28th to Stephanie Chadwick at CrossRoads Community FCU, 896-8084 ext. 110, or schadwick@crcfcu.com.



WHEN

Wednesday, May 3rd

6:30-8:30pm

WHERE

Julia Boyer Reinstein Library

1030 Losson Road
Cheektowaga, NY 14227

Join us for this unique opportunity to help turn your dreams of purchasing a home into reality.



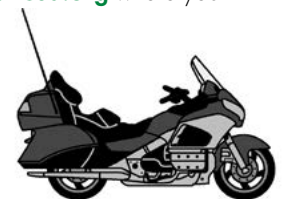
HAPPY BIRTHDAY, CREDIT UNIONS 108 YEARS STRONG!

U.S. credit unions celebrate their 108th birthday this spring. By a special act of the New Hampshire legislature, St. Mary's Bank, the first U.S. credit union, was granted its charter in 1909. Formed to help the mill workers of Manchester achieve financial security by having a safe place to save and a fair place to borrow, the credit union now serves the entire community and its original office houses America's Credit Union Museum.

Like all birthdays, it's a good time to reflect on our past, and plan for the future. Credit unions have a rich history and tradition of helping their members achieve their financial goals. That will remain our goal - even though we may be delivering products and services differently in the Digital Age. The credit union philosophy of "people-helping-people" is still being put into practice and that's well worth celebrating!

RIDE A TASTE OF FREEDOM

Spring and the open road beckons. It's time to answer the call. With a motorcycle loan from CRCFCU, you can ride a taste of freedom. If you are a new rider, start with a visit to the Motorcycle Safety Foundation's website: www.msf-usa.org where you'll find information on taking a basic rider course as well as an extensive library of tips and materials. The Foundation also offers a refresher rider course as well as rider courses on three-wheelers and scooters.



Ride a taste of freedom with a CU
MOTORCYCLE LOAN

Then stop by CRCFCU to apply for a low-rate motorcycle loan. With a pre-approved loan, you can shop for the ride that's right for you whether it's new or just new-to-you. Remember to make room in your budget for protective gear, such as a helmet, jacket, boots, and pants. Have fun and be safe!

AHOY MATEY! GET THE BEST RATES ON YOUR BOAT LOAN



Ahoy Matey! Your Credit Union has the best rates for **BOAT LOANS**

With summer just around the corner, it's not too soon to get your recreation and relaxation plans in order. If yours include time on the water, set your course for CRCFCU. We have a boat loan with great rates and terms that won't sink your budget. So make us your first port of call before you head to the boat show or a dealer so you can get pre-approved for your loan. But as with any large purchase, do your homework first. If needed, don't forget to factor into your budget the cost of items such as personal flotation devices, boat repairs and maintenance, and off-season storage. If your vessel will be new-to-you, be sure to take it on a test cruise. It's also a good idea to have it checked out bow-to-stern by a marine surveyor. You can find one at www.marinesurvey.org.

FORGOTTEN ACCOUNTS: MAKE A TRANSACTION TODAY!

We understand account(s) go unused for different reasons. Maybe you have moved or you may have simply forgotten you had an account with us. When an account goes dormant (no withdrawals or deposits) for over a year, it is classified as a Dormant Account. Fees on the account(s) will be assessed after 12 months of inactivity. This fee will continue monthly until the balance in the account is zero



and the account is closed, or the account has been reactivated. If after three years there is still a balance, the money remaining will be escheated to the state.

It's easy to avoid a dormant account and the related fees. Just make a deposit to the account, a withdrawal from the account, or transfer funds to or from the account at least once a year. Avoid becoming dormant; make your transaction today to keep your account active.



KEEP UP-TO-DATE: VISIT OUR WEBSITE

Shopping for a new car and looking for our latest loan rates? Got some cash to stash in a share certificate and wondering about rates and terms? Need to know when the office opens? Or how late it is open? Those answers and much more are just a few keystrokes

and mouse clicks away when you visit www.crcfcu.com. And we're virtually always here for you. Check in anytime for news, announcements, and special promotions that can save you money or simplify your finances. Just log onto our website to keep up-to-date on all of the many ways we can help you reach your financial goals. Our website will keep you posted on all the benefits of belonging to CrossRoads Community FCU, so drop by often.

DIVIDEND RATES

Share Accounts	Annual % Yield
\$25 - \$9,999	0.10%
\$10,000 and above	0.10%
<i>(minimum daily balance to earn stated annual percentage yield is \$200)</i>	
Money Market Share Accounts	
\$2,500 - \$9,999	0.10%
\$10,000 - \$49,999	0.20%
\$50,000 and above	0.30%
<i>(minimum daily balance to earn stated annual percentage yield is \$2,500)</i>	
Share & Business Share Draft Accounts	0.00%
I.R.A. Accounts	0.50%
Term Share Certificates	
<i>(minimum \$1,000 to open)</i>	
6 months	0.65%
9 months	0.70%
1 year	0.95%
18 months	1.00%
2 years	1.15%
3 years	1.40%
4 years	1.60%
5 years	1.90%

*Certificate rates can change daily due to market conditions. Call office for details.

LOAN RATES

Product Type	APR
New Auto	2.49%
Used Auto	3.79%
Shared Secured	1.65%
Partially Secured	5.45%
Unsecured	5.69%
New Recreational/Mobile Home	4.69%
Used Recreational/Mobile Home	5.45%
Mini Home Equity Loan	3.69%
Home Equity Loan	5.69%
Mastercard®	9.90%

*Loan rates above reflect the lowest rate available on approved credit as determined by the credit-worthiness of each applicant. Stated interest rates represent the rates on 3/31/17 and are subject to change without notice. Other rates and terms may apply. Current CrossRoads Community FCU loans are not eligible for rate refinancing.

*APR=Annual Percentage Rate



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act.

