



Fall 2018 Newsletter

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Our Fall Loan Sale Event is On

Rake in the savings & lock into a great low rate!

Savings and Convenience...

- New and Used Vehicle Loans
- Refinance and Save \$\$
- Home Equity Loans & Lines
- New & Used RV Loans
- Personal Loan Choices
- Mortgages or Mortgage Refinancing

GREAT RATES ON NEW, USED & REFINANCED VEHICLES FOR A LIMITED TIME!

RAKE IN THE SAVINGS

Rates as Low as: New Vehicle Loans

RATES AS LOW AS

3.29% 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 for 60 mo. term

Home Equity

Line of Credit

RATES AS LOW AS

5.00% APR*

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

Fixed Rate Loan

RATES AS LOW AS

3.69% APR*

Personal Loans

RATES AS LOW AS

5.00% APR*

Mortgages

Low Fixed and adjustable rates, various terms.
For current mortgage rates,

call 716-839-0701

REFINANCE YOUR EXISTING LOAN(S) & \$AVE

Our Loan rates are good...
With an additional quarter percent off they're great!
We will reward you with an additional **.25% off** our currently posted rate when you open a new CCFCU checking account with auto payment.
Certain restrictions apply.



Welcome to autumn, when back-to-school expenses collide head on with vacation credit card bills. Old Man Winter is lurking just around the corner, and those energy efficiency improvements you've been delaying need your attention.

Expenses for holiday shopping, entertaining, and travel will soon make an appearance as well. You may need a little help from your friends at the credit union. Whatever your need for credit, you'll find it at the credit union.

To apply simply CALL, VISIT or go ONLINE: www.crcfcu.com/Apply

*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. Excludes current CRCFCU loans. APR=Annual Percentage Rate.

Loans For Every Reason And Season

Roof sprung a leak? We have a loan for that. Unexpected medical bill? We have a loan for that. Back-to-school bills bigger than you thought? We have a loan for that, too. Credit unions were created to make loans to members for provident and productive purposes. That means we

are here to help. We'll work with you to sort out what type of loan is the best for you. For example, if you have a balance on a credit card with a high interest rate, chances are, a Consolidation Loan would be a good option to lower your payment and the total amount you'll have to pay. A Home Equity Loan is an excellent choice for making repairs and improvements to your home. Need a break this coming winter? A Vacation Loan can help you get away. And of course, we have great rates and terms for new wheels. So whatever the reason, or the season, when you need a loan, think of your credit union first.



Let e-Services Simplify Your Life

Your credit union is at your fingertips when you sign up for electronic services. Once you enjoy the convenience, you will wonder how you ever lived without them. When you receive your account statements electronically, you won't have to worry about forwarding your mail if you're away or a thief raiding your mailbox. We'll send you an email alerting you when your statement is ready, and you can then check it out at your convenience. E-statements save trees, too!

You also can save a trip to the credit union when you use our online branch: You can transfer funds, make a loan payment, check your balance, pay your bills - all on your schedule, not the credit union's schedule. Just scroll on over to our website to log on and complete your safe and secure transactions. Do the same at our mobile branch - use your mobile device for fast, convenient financial services. Let the credit union's e-Services



simplify your life. For more information, contact the credit union.



Simple ways to save your

- * Pay with cash. You spend less when you use cash. Swiping plastic doesn't hurt like spending your hard-earned cash.
- * Don't buy because it is on sale. Many people will buy items simply because they are on sale. If you don't need it - don't buy it just because it's on sale.
- * Price Match/Comparison shop before you buy. Many stores will price match, even prices you find online.
- * Use coupons - don't buy full price! Only buy things you really will use rather than buying something just for the sake of getting a good deal.
- * Make a shopping list before you go to the store and stick to it. It can be tempting to toss other items into your cart, but if you follow your list, you'll get only the things you need.
- * Follow the 30-day rule. If you feel like you're treating yourself to an unnecessary purchase, it's probably true. Write the item down and wait thirty days. If at the end of that time you decide you still want it, then go for it.

CHRISTMAS CLUB NEWS

Current Christmas Club Accounts

DEPOSITS: The last day deposits may be made to your 2018 Christmas Club will be Friday, October 12, 2018.

DATES: All club balances will automatically transfer to your savings account the last week in October 2018.



Open a new **Simply Better** Checking Account



Our credit union checking account works like an ordinary checking account with these **Simply Better** features:

- ✓ **NO** sign up fee
- ✓ **NO** per check charges
- ✓ **NO** minimum balance
- ✓ **NO** monthly service fee
- ✓ Duplicate copy checks
- ✓ First 50 checks FREE
- ✓ Telephone transfers
- ✓ ATM/Debit card access
- ✓ Direct Deposit
- ✓ Payroll deduction

Stop by **today** to open your new **Simply Better Checking** account!

New 2019 Christmas Club Accounts

DEPOSITS: New accounts can be opened beginning November 2, 2018.

DATES: The last day deposits may be made to your 2019 Christmas Club will be Friday, October 11, 2019.

All club balances will automatically transfer to your savings account the last week of October 2019.

CHOOSE ONE OF OUR EASY DEPOSIT SCHEDULES

\$5.00 each week for 50 weeks	\$250
\$10.00 each week for 50 weeks	\$500
\$20.00 each week for 50 weeks	\$1,000
\$40.00 each week for 50 weeks	\$2,000

Applications available on our website, www.crcfcu.com/Apply or at either office location.

CrossRoads Community FCU Privacy Policy Notification

CRCFCU's complete Privacy Statement, Privacy Notice and Disclosure is always available on our website, www.crcfcu.com/Privacy.pdf. To read, review, or copy our most current Privacy Policies simply visit our website homepage. If you would like us to provide you with a copy of the Privacy Policies please call 716-896-8084 or stop by either CU office.

Credit Sense

Credit Sense is a great new free service available to our Online Banking customers. Now you can have **instant access** to your **credit profile**, tips on improving your **credit score**, **money saving offers**, **credit monitoring** and **much more!**

See...

your credit profile - **anytime, anywhere** from your computer or mobile devices.

Find...

money saving offers **customized just for you** - from low-rate loans and credit cards to refinancing options.

Learn...

about the factors that have the **greatest impact** on your credit score & tips to improve it.

Take a **closer look** at your **credit.**



Read...

answers to frequently asked questions and articles on credit, **debit, spending,** and **savings.**



To take advantage of all of the benefits of Credit Sense, you must be enrolled in Online Banking. Enrolling is quick and easy. Just visit our website and click the

Online Banking Log-in

button on the top right corner of the home page.

Take Advantage Of Our Low-Rate Credit Card

As a CrossRoads Community FCU member you have access to many perks and privileges including those offered by our low-rate credit card. Why not take advantage of this affordable, versatile financing tool?

Whether you're using it for daily expenses, debt consolidation, large purchases, or to build credit history, a CrossRoads Community FCU credit card is the card that should be in your wallet.

In addition to a low, fixed rate, our card offers:

- * **NO** annual fee
- * **NO** balance transfer fee
- * **NO** cash advance fee
- * **NO** over limit fee
- * Rewards programs
- * Special intro rates
- * Student cards
- * Credit-builder programs
- * And more!



Take Advantage Of Our Low Fixed Rate MasterCard

Reap the benefits of the lowest rates around! Apply for your CrossRoads Community FCU credit card today. Visit us at www.crcfcu.com or call us at 716-896-8084 or stop in any branch location.

DIVIDEND RATES

Share Accounts

\$25 - \$9,99935%
\$10,000 and above35%

(minimum daily balance to earn stated annual percentage yield is \$200)

Money Market Share Accounts

\$2,500.00 - \$9,99935%
\$10,000 - \$49,99945%
\$50,000 and above55%

(minimum daily balance to earn stated annual percentage yield is \$2,500)

Share & Business Share Draft Accounts00%

I. R. A. Accounts50%

Term Share Certificates

6 months	1.66%
9 months	1.76%
1 year	1.91%
18 months	2.01%
2 year	2.22%
3 year	2.37%
4 year	2.42%
5 year	2.47%

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

Loan Rates

New Auto	3.79%
Used Auto	4.89%
Shared Secured	3.25%
Partially Secured	5.80%
Unsecured	6.25%
New Recreational/Mobile Home	5.19%
Used Recreational/Mobile Home	5.75%
Mini Home Equity Loan	3.69%
Home Equity Loan	5.15%
Home Equity Line of Credit	5.00%
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 to be paid on accounts through 9/30/18 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.

