

3031 William Street
Cheektowaga, NY 14227

Phone: 716-896-8084
Fax: 716-896-8086

www.crcfcu.com

We know it's coming. You know it's coming. Review. Repair. Replace.

**HomeEquity
Loans**
as low as

7.49%APR*

Lines-of-Credit
8.25%APR

MasterCard
9.90%APR



AutoLoans
as low as

New
5.74%APR

Used
6.24%APR

PersonalLoans
as low as
9.99%APR

Let's get you what you need before the snow flies!

- ❖ Check furnace. Change air filter. Schedule tune-up. Replace if necessary.
- ❖ Check water heater. Clear vents. Wrap pipes.
- ❖ Check roof, chimney and fireplaces.
- ❖ Clear, repair or replace gutters.
- ❖ Window and doors: check for drafts; caulk, insulate or replace.
- ❖ Install back-up generator.
- ❖ Ask a mechanic if your car will make it through another winter safely.
- ❖ Arrange for a lease buy-out loan.
- ❖ Check tire treads. Replace tires with low treads.
- ❖ Have a car emergency kit ready with blankets, water, snacks and flashlight.
- ❖ Tune-up, repair or replace snowblower.
- ❖ Install shed to protect grills, lawnmowers, and other outdoor equipment.
- ❖ Insulate, add or enlarge garage. Repair/replace garage door.

Have loans elsewhere with higher interest rates? Refinance with the credit union and save money.

Apply in-branch or online at
crcfcu.com/crossroads-apps

Payment Protection Insurance
available for most loan products.

*APR= Annual Percentage Rate. Loan rates reflect the lowest rate available on approved credit as determined by the credit-worthiness of each applicant. Stated rates are subject to change without notice. Other rates and terms may apply. Current CrossRoads Community FCU loans are not eligible for rate refinancing.

CrossRoads Community FCU makes getting an auto loan even better! We offer a **free Carfax report** with every auto loan. This is a nice bonus when you're considering a loan from our credit union.



VEHICLE HISTORY REPORTS

Obtaining a Carfax report or a similar vehicle history report is crucial when considering the purchase of a used car for several important reasons: crucial when considering the purchase of a used car for several important reasons:

1. **Accident History:** Carfax reports typically include information about any accidents or damage the vehicle has been involved in. This is vital because it can reveal hidden damage or issues that may not be immediately visible during a visual inspection. Knowing the accident history can help you assess the car's condition and safety.

2. **Title Information:** A Carfax report can provide details about the car's title history, such as whether it has a clean title (no salvage or rebuilt title) or if it has been declared a total loss by an insurance company. A clean title typically indicates a car that has not suffered severe damage.

3. **Ownership History:** You can find information about the number of previous owners and how long each owner had the vehicle. A car with multiple owners in a short period might raise questions about its reliability.

4. **Mileage Verification:** Carfax reports can help verify the accuracy of the odometer reading, which is crucial in preventing odometer fraud.

5. **Service and Maintenance Records:** Some reports include service and maintenance records, giving you insight into how well the vehicle has been cared for over time.

6. **Recall Information:** Carfax reports may also include recall information, allowing you to check if the vehicle has any outstanding recalls that need addressing.

7. **Flood, Salvage, or Lemon History:** Carfax reports can reveal if the vehicle has ever been declared a lemon (meaning it had significant, recurring issues), salvaged (meaning it was deemed a total loss and rebuilt), or involved in a flood, which can have long-lasting and hidden damage.

8. **Peace of Mind:** Ultimately, obtaining a Carfax report or a similar report provides peace of mind when making a used car purchase. It helps you make an informed decision and reduces the risk of buying a vehicle with hidden problems.

While Carfax reports are valuable tools, they may not contain all the information about a used car's history. It's still essential to have the vehicle inspected by a trusted mechanic and ask the seller about any maintenance or repairs they've performed. Combining all of this information will give you a comprehensive view of the vehicle's history and condition, helping you make a more informed buying decision.



THE 2023 NEW MEMBER DRAFT

Draft new members to add to our roster for a chance to **WIN!**

- ✓ Earn one (1) entry into our prize drawing for each new member you recruit.
- ✓ No limit to the number of entries you can earn.
- ✓ Each recruit scores 1 entry into prize drawing for a \$100 Gift Card to The Bills Store.
- ✓ Complete Rule Book at crcfcu.com/draft.
- ✓ **Draft ends 11/2/23.** Winners announced 11/9/23.

plus Bills blanket
& \$50 for parking

Bills



FIRST PRIZE

Buffalo Bills Merchandise Package



GRAND PRIZE

Two (2) 200 Level Tickets

vs.

12/31/23
1:00 PM



Patriots

SECOND PRIZE

\$125 Gift Card to The Bills Store

THIRD PRIZE

Buffalo Bills Charcuterie Set



Thank You VETERANS

As the nation observes Veterans Day, it's a reminder to say "thank you" to our veterans. November 11, 2023, marks the 104th anniversary of a day set aside to remember the sacrifices of those who have served to defend our country and protect our freedom. President Woodrow Wilson proclaimed November 11, 1919 as

Armistice Day to mark the one-year anniversary of the end of the First World War. It was the first nationwide commemoration; the name was officially changed to Veterans Day by an Act of Congress in 1954. Although the observance was changed to the fourth Monday of October in 1968, President Gerald Ford restored November 11 as the official holiday in 1978. To all veterans as well as their families: We honor your service and appreciate all you have done to ensure America remains the land of the free and the home of the brave.

CrossRoads Community FCU proudly participates in Erie County's THANK A VET Discount Program. For more information visit crcfcu.com/services.

SUPERVISORY COMMITTEE OPENING

CrossRoads Community FCU is looking to fill a position on our Supervisory Committee. This is a great volunteer opportunity to build your resume, and actively develop yourself in our community.

If you are interested in more information about the position, e-mail supervisory@crcfcu.com. Also include a brief description why you would like to be on the committee.



It's wonderful to have Morgan Travis join our team as a Member Services Representative. A strong team can make a significant difference in providing excellent service to our members. Wishing Morgan all the best in her new role. We know she will contribute positively to our credit union's success!

CURRENT CHRISTMAS CLUB ACCOUNTS

The last day you can make a deposit to your 2023 Club Account is October 13, 2023.

All club balances will automatically transfer into your share savings account the last week of October 2023.

REMEMBER YOU MUST RENEW YOUR ACCOUNT EACH YEAR!

NEW 2024 CHRISTMAS CLUB ACCOUNTS

2024 Club Accounts may be opened beginning November 3, 2023.

The last day deposits may be made to your 2024 Christmas Club will be October 11, 2024. All club balances will automatically transfer into your share savings account the last week of October 2024.

CLUB ACCOUNTS OFFERED

\$5/week for 50 weeks = \$250

\$10/week for 50 weeks = \$500

\$20/week for 50 weeks = \$1,000

\$40/week for 50 weeks = \$2,000

TRANSACTION LIMITATIONS

Once your Club Account is opened, you may make additional deposits in increments of \$5, \$10, \$20 or \$40 dollars.

IMPORTANT INFORMATION

Automatic transfers from your share savings or checking account to your CLUB ACCOUNT are processed weekly each Friday.



How to Avoid Telemarketing Scams: Protecting Yourself from Fraudulent Calls

Telemarketing scams have been a persistent issue for years, preying on unsuspecting individuals with deceptive phone calls. These scams range from fraudulent charity solicitations to fake investment opportunities and even identity theft schemes. Fortunately, with awareness and the right precautions, you can protect yourself from falling victim to these scams. In this article, we will explore effective strategies to avoid telemarketing scams and keep your personal and financial information safe.



1. Register on the Do Not Call List

One of the most effective steps you can take to reduce unwanted telemarketing calls is to register your phone number with the National Do Not Call Registry (www.donotcall.gov). This registry is a free service provided by the Federal Trade Commission (FTC) in the United States. Once your number is on this list, legitimate telemarketers are prohibited from calling you.

2. Screen Calls with Caller ID

Modern technology makes it easier than ever to screen incoming calls. Utilize caller ID features on your phone to identify the source of the call. If a number appears suspicious or unfamiliar, let it go to voicemail. Scammers often use fake caller IDs or numbers that appear local to gain your trust.

3. Beware of Robocalls

Robocalls are automated phone calls that deliver pre-recorded messages, often promoting scams. Legitimate organizations will not use robocalls for unsolicited sales pitches. If you receive such a call, hang up immediately without pressing any buttons or providing any personal information.

4. Don't Share Personal Information

Never share personal or financial information over the phone with someone you do not trust explicitly. Legitimate businesses will not ask for sensitive information such as your Social Security number, credit card details, or bank account information over the phone.

5. Ask Questions

When a caller claims to represent a company or charity, don't hesitate to ask for their name, phone number, and the organization they work for. Scammers often struggle to provide this information or give evasive answers. Legitimate callers will gladly provide this information, allowing you to verify their authenticity.

6. Verify the Caller's Identity

If you receive a call from a company or charity, independently verify their identity. Look up their official website or contact information online, rather than relying on the phone number provided during the call. Cross-check with trusted sources to ensure the legitimacy of the organization.

7. Be Skeptical of Urgent or High-Pressure Tactics

Scammers often use high-pressure tactics to make you act quickly. They may claim that you must provide personal information or make a payment immediately to avoid dire consequences. Take your time to evaluate the situation and never make hasty decisions when dealing with unsolicited callers.

8. Hang Up If Something Feels Off

If at any point during a call something feels off or suspicious, trust your instincts and hang up. Legitimate businesses and charities will respect your decision to terminate the call. Scammers may become aggressive or try to intimidate you, so stay firm and disconnect.

9. Report Suspicious Calls

Report any suspicious or fraudulent calls to the appropriate authorities. In the United States, you can file a complaint with the FTC through their website or the Federal Communications Commission (FCC). Reporting scams helps authorities track and combat fraudulent telemarketers.



Telemarketing scams are an unfortunate reality in today's digital age, but you can protect yourself from falling victim to these fraudulent schemes. By registering your number with the Do Not Call List, screening calls, asking questions, verifying identities, and being cautious with your personal information, you can significantly reduce the risk of becoming a target for telemarketing scams. Remember, staying vigilant and informed is your best defense against these unscrupulous callers.

Don't *Leaf* Your Credit Unchecked!

Monitoring your credit is an essential step in protecting your financial well-being and identity. By regularly checking your credit reports and taking action when you notice any discrepancies or suspicious activity, you can minimize the risk of identity theft and financial fraud. Here's how you can protect yourself by monitoring your credit:

Obtain Your Credit Reports:

You are entitled to one free credit report from each of the three major credit bureaus (Equifax, Experian, and TransUnion) every 12 months. You can request these reports at [AnnualCreditReport.com](https://www.annualcreditreport.com). Consider spacing out your requests over the year so you can review your credit at regular intervals.

Review Your Credit Reports:

Examine each credit report carefully for inaccuracies, such as incorrect account information, late payments, or accounts you don't recognize. Ensure all information is up-to-date and accurate.

Check for Suspicious Activity:

Look for signs of identity theft or fraudulent accounts, such as new credit cards or loans that you didn't apply for. These could be indications that someone has stolen your identity.

Monitor Your Credit Score:

While your credit report provides detailed information, your credit score offers a quick snapshot of your credit health. Many credit card companies and financial institutions now provide free access to your credit score. Monitor it regularly to spot any significant changes.

Set Up Credit Monitoring Services:

Consider subscribing to free credit monitoring services offered by credit bureaus or third-party companies. These services can provide real-time alerts for changes in your credit report, such as new accounts being opened or late payments.

Freeze Your Credit:

If you're concerned about identity theft or don't anticipate the need for new credit in the near future, you can freeze your credit with each of the three credit bureaus. This restricts access to your credit report and makes it difficult for identity thieves to open new accounts in your name.

Use Strong Passwords and Enable Two-Factor Authentication:

Protect your online accounts by using strong, unique passwords and enabling two-factor authentication wherever possible. This reduces the risk of unauthorized access to your financial information.

Be Cautious with Personal Information:

Be cautious about sharing your personal information, especially online. Only provide sensitive information to reputable and trusted sources. Be aware of phishing scams and unsolicited requests for personal information.

Report Suspicious Activity:

If you notice any suspicious activity on your credit report or believe you've been a victim of identity theft, report it immediately to the credit bureaus and the Federal Trade Commission (FTC).

Regularly Update Contact Information:

Ensure that your contact information with creditors and the credit bureaus is up-to-date. This will help you receive timely notifications and alerts about your credit accounts.

Create a Credit Monitoring Schedule:

Set a regular schedule for reviewing your credit reports and credit score. This could be monthly, quarterly, or semi-annually, depending on your level of concern and personal preference.

Educate Yourself:

Stay informed about the latest scams and identity theft techniques. Knowledge is a powerful tool in protecting yourself from fraud!

Remember that monitoring your credit is an ongoing process. By staying vigilant and taking prompt action when you notice any issues, you can minimize the potential damage from identity theft and maintain your financial security.

ACCOUNT VERIFICATION

The National Credit Union Administration (NCUA) rules and regulations require 100% verification of all member accounts be performed every two years. In conjunction with the Supervisory Committee's annual audit of our credit union please carefully review your account statement. If you disagree with the information, write a letter giving your name, account number, and what you are questioning.

Send your letter to:

CrossRoads Community FCU
C/O Supervisory Committee
PO Box 1961
Cheektowaga, NY 14225-1961

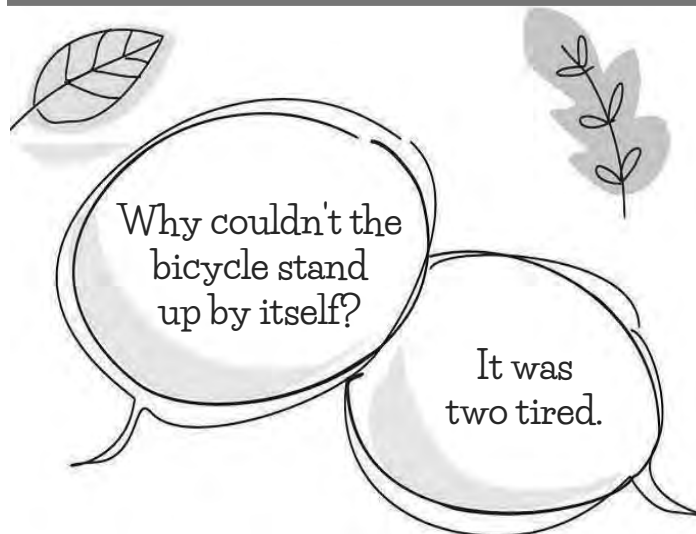
VERY IMPORTANT!!!

No other correspondence should ever be sent to this PO Box address. It is only for questions regarding your account verification. Thank you.



2023 HOLIDAY CLOSINGS

Monday, October 9	Columbus Day
Friday, November 10	Veterans Day
Thursday, November 23	Thanksgiving Day
Friday, November 24	Day after Thanksgiving
Monday, December 25	Christmas Day



DIVIDEND RATES

Share Accounts

\$25 - \$9,999	.95%
\$10,000 and above	.95%

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

Money Market Share Accounts

\$2,500.00 - \$9,999	.95%
\$10,000 - \$49,999	1.05%
\$50,000 and above	1.15%

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

Share & Business Share Draft Accounts

I. R. A. Accounts 0.00%

Term Share Certificates** .95%

	RATE	APY
6 months	4.30%	4.37%
9 months	4.15%	4.22%
1 year	4.10%	4.16%
18 months	3.90%	3.96%
2 year	3.70%	3.75%
3 year	3.75%	3.81%
4 year	3.50%	3.55%
5 year	3.50%	3.55%

Loan Rates

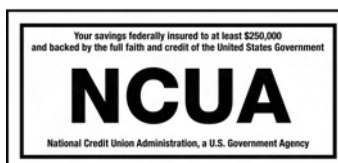
	APR*
New Auto	5.74%
Used Auto	6.24%
Shared Secured	Call Office for Rates
Partially Secured	7.24%
Unsecured	9.99%
New Recreational/Mobile Home	7.99%
Used Recreational/Mobile Home	8.74%
Home Equity Loan	7.49%
Home Equity Line of Credit	8.25%
MasterCard®	9.90%

*APR = Annual Percentage Rate. 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 good from 9/30/23 and are subject to change without notice. Other rates and terms may apply. Current CrossRoads Community FCU loans are not eligible for rate refinancing.

**Certificate rates can change daily due to market conditions. Call the credit union for current rates. Term Share rates effective 9/21/23. APR = Annual Percent Yield.



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



Equal Opportunity LENDER