



Banking...Only Better!

SPRING 2025 NEWSLETTER

3031 William Street
Cheektowaga, NY 14227

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

www.crcfcu.com



Limited-time rate.

Better Loan. Better Home.

Home Equity Loan

5.00% APR*

Offer ends 4/30/25.

- ✓ **5-year, fixed-rate**
- ✓ **Borrow up to \$100,000 or 80% of home's value**
- ✓ **Life and disability insurance available**
- ✓ **Low minimum credit score* requirement**

Apply online or in branch

**DON'T MISS OUT!
THIS SPECIAL RATE EXPIRES 4/30/25!**

Use your Home Equity Loan for a

- ✓ **Kitchen Makeover**
- ✓ **Bathroom Remodel**
- ✓ **New Roof**
- ✓ **Media Room**
- ✓ **Outdoor Entertaining Space**
- ✓ **Any other Home Improvement you want!**

A HOME EQUITY LOAN CAN ALSO BE USED TO CONSOLIDATE DEBT - CREDIT CARDS, PERSONAL LOANS, MEDICAL BILLS, OR LOANS AT OTHER FINANCIAL INSTITUTIONS - INTO ONE LOW MONTHLY PAYMENT!

*APR= Annual Percentage Rate. Current CrossRoads Community FCU loans are not eligible for rate refinancing. Minimum 550 Experian credit score.



2025 ANNUAL MEETING



AGENDA

- Minutes of last year's Annual Meeting reviewed
- President's Welcome
- CFO/Treasurer's Financial Report
- CEO Report
- Supervisory Committee Reports
- Election of Directors
- Good and Welfare of CrossRoads Community Federal Credit Union

As a valued CrossRoads Community Federal Credit Union member, you are invited to join us for our Annual Business Meeting on **Wednesday, April 30, 2025**

NOTE: In accordance with our by-laws, you must be a bona-fide member of the credit union – which entitles you to vote at the annual meeting. The first name appearing on your share savings account is the account owner and member. Someone who is joint on your account is not a bona-fide member unless they have their own share account.

If you are planning on staying for dinner after the meeting, a \$10 deposit per member is required. Additionally, joint account holders who are not members and non-member guests will be charged \$20 per dinner (non-refundable). Joint account holders who are not members and non-member guests who are eligible for membership may open a new share account with a deposit of \$25 or more prior to April 18, 2025 in lieu of paying for dinner.

Reservations, deposits and dinner changes must be received by April 18, 2025. Please complete the Reservation Authorization Form below and return it with your check payable to CrossRoads Community Federal Credit Union. You can also sign the Registration Authorization Form to deduct payment from your account, or call us to authorize the deduction from your account.

NO deposit receipt or registration form will be mailed to you. Your \$10 deposit will be refunded at registration and your name will be entered into the members-only drawing that afternoon. Only bona-fide members are eligible to win prizes. You must be present to win. **No deposit refund for no-shows.**

On behalf of the Board of Directors, we look forward to seeing you on **Wednesday, April 30, 2025.**

DATE:

Wednesday, April 30, 2025

PLACE:

Kiebzak's Beginnings
38 Crocker Street (near Harlem Rd.)
Sloan, NY 14214
716-896-3044

TIME:

4:30 PM Doors Open
5:30 PM Business Meeting begins
Dinner immediately following



RESERVATION AUTHORIZATION FORM

Yes, I will attend the Annual Meeting and have dinner.

Number of member reservations at \$10.00 each (refundable at meeting): _____

Number of non-member dinner reservations at \$20.00 each (non-refundable): _____

I have enclosed a check for \$_____ for reservations/dinners

Please deduct \$_____ from my account:

Savings Account # _____ Checking Account # _____

Call 716-896-8084 or mail this **RESERVATION AUTHORIZATION FORM**

before April 18, 2025 to:
CrossRoads Community FCU
3031 William Street
Cheektowaga, NY 14227
or fax to 716-896-8086

Member Name and Signature (required)

Date

Address

Phone Number

List Names of Attendees (please print)

ENTER TO WIN ANNABELLE!

Hop on into the credit union for a chance to win Annabelle the Easter Bunny. She stands over 2 feet tall and is made of 6 pounds of delicious Fowler's chocolate!



For a \$2 donation to Credit Union Care for Kids, you'll earn an entry into our drawing. We'll find out who gets to take home Annabelle on **Friday, April 18**.



MAKE YOUR \$2 DONATION TO CREDIT UNION CARE FOR KIDS BY **FRIDAY, APRIL 18** FOR YOUR CHANCE TO WIN.



HAPPY EASTER!

We hope your day is filled with joy as you celebrate your favorite Easter traditions with family and friends.

IT'S OFFICIAL... BUFFALO IS THE DYNGUS DAY CAPITAL OF AMERICA!

According to DyngusDay.com, Buffalo is officially the Dyngus Day capitol of America. Buffalo hosts the largest concentration of festival locations, a 5K run and a lively parade that highlights Polish traditions. This year it falls on Monday, April 21, 2025.

The annual post-Lenten bash attracts tens of thousands to Buffalo to celebrate Spring, show Polish pride, and listen to the music of the best polka bands in the county.

HOW PUSSY WILLOWS GOT THEIR NAME



According to Polish legend, many springs ago, baby kittens fell into a raging river. Their mother wept at the river's edge, pleading for help for kittens. The willows heard her cries and bent their long branches into the water. The kittens grabbed the branches and were safely brought to shore. From that day on, the willows sprouted fur-like buds where the tiny kittens once clung.

AUTO LOAN TIP:

An auto loan from the credit union is even better when you get coverage for repairs outside of your vehicle's warranty.



The older your vehicle gets, the more expensive it can be to fix - and the more often you need to. Mechanical Repair Coverage may help keep those costs in check, saving your budget from future unexpected repair costs. Find out which MRC coverage program is right for you at www.crcfcu.com/mrc

HONOR THEIR



SACRIFICE

MEMORIAL DAY
MAY 26, 2025

ALL GAVE SOME.
SOME GAVE ALL.

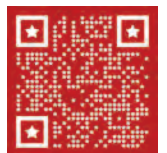
THANK A VET DISCOUNT PROGRAM

CrossRoads Community FCU proudly participates in Erie County's THANK A VET Discount Program which honors our local veterans and drives commerce to hundreds of area businesses. The program enables our credit union to say "Thank You" to veterans in a meaningful way.

Veterans enrolled in the program are invited to take advantage of special offers from the credit union including:

- .25% off published Auto and Personal Loan rates
- Free Money Orders
- Regal Cinema discount movie tickets

Click or scan to learn more about the [THANK A VET](#) Discount Program.



Financial Fraud and Scams: Update

Your security is our top priority. To help protect your hard earned money, we want to make members aware of some common scams that have become more prevalent recently.

CHECK WASHING

The FBI and USPS issued an alert that check fraud is on the rise, especially through the mail using a process called check washing.



Check washing is a form of check fraud in which a scammer steals a completed, signed check from a mailbox or post office box, uses household chemicals to erase everything but the signature and then rewrites the check to themselves.

Checks you have written and mailed can be washed, as well as checks delivered to your mailbox. The victim doesn't know they have been defrauded until an incorrect check amount appears on their account and they view the check image. The "To" and "Amount" have been altered. Fortunately, there are several steps you can take to reduce your vulnerability:

- When using the blue boxes, drop your mail as close to the posted pickup time as possible and before the last collection of the day.
- Pick up your mail promptly after delivery. Do not leave mail in your mailbox overnight.
- If you will be out of town, have the USPS hold your mail until you return.
- Use pens with indelible black ink.
- Consider using automatic payments from your checking account or an electronic payment app such as Zelle which is offered by the credit union.
- If you think your credit union check has been washed, call the credit union immediately.

FAKE TECH SUPPORT

It can be frustrating when your computer freezes and a warning pops up on the screen telling you your computer has been hacked. They direct you to click on a link or call a phone number. They may even call you.

The fake tech support company claims they can fix the problem for free. But to do so, first they need your permission access to your device. This is often a way for them to steal your account information and lock you out of your own computer. **Don't fall for fake tech support pop-up screens or phone calls you may receive.**



PHONE NUMBER SPOOFING

We would never call you directly and ask for sensitive information such as Online Banking credentials (username or password) Debit Card or PIN number, MasterCard number, expiration date or security code.

If you receive a call asking for any of this information or requesting that you download software to your computer, please do not respond. Simply hang up and contact us directly at 716-896-8084.

Please be cautious. Never share personal or financial information with anyone over the phone. If you have any concerns, don't hesitate to reach out to us for assistance.

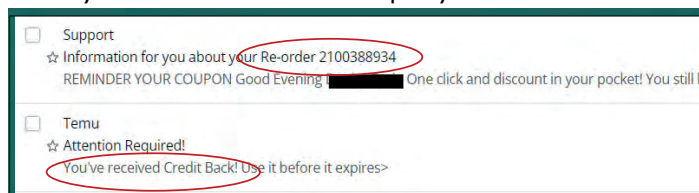
GRANDPARENT SCAM

Grandparents often have a hard time saying no to their grandchildren, which is something scam artists know all too well. Often the impostor claims to have been in an accident or arrested.

The scammer may ask the grandparent "Please don't let mom and dad know," and may hand the phone over to someone posing as a lawyer seeking immediate payment.

EMAIL

Scammers will mimic a legitimate company and reference an order you do not recognize or a credit on your account. If you don't recognize the order or recall making a purchase, do not click on the email. Go to your account on the company's website for details.



CHARITY/DISASTER RELIEF

After a major disaster strikes, people will often review requests from legitimate charities. However, many scammers impersonate charities and take money meant for deserving individuals and families. Before donating money, double check that you're giving it to a real organization. Use sites like Charity Navigator to verify the request.

HOW YOU CAN PROTECT YOURSELF

When you are contacted by phone, email or text message unexpectedly, be very cautious. If you think you have been scammed, call your credit union, bank or credit card company immediately. The sooner you call, the better your chances are of recovering your money.

The **Federal Trade Commission** offers articles, checklists and other resources to help protect yourself from these and other trending scams, refer to the FTC Consumer Advice Resources:

<https://consumer.ftc.gov/features/pass-it-on/resources>

EARTH DAY: APRIL 22, 2025

Our credit union cares about protecting our earth. We safely dispose of or recycle electronic devices, and we moved from a printed quarterly newsletter to this digital version available on our website.

We encourage members to use our digital tools such as Mobile Banking App, Online Banking, follow us on social media for the latest news, and sign up to receive e-statements instead of paper ones. Going paperless helps us do even more to take care of our earth. Call the credit union if you would like to make the switch.

Members can download our Mobile Banking App in their device's app store and follow us on social media by clicking the Facebook and Instagram links.



Download the CrossRoads Community FCU Mobile App



CELEBRATE FLAG DAY

Flag Day commemorates adoption of the United States flag on June 14, 1777 so **let your colors fly!**

2025 HOLIDAY SCHEDULE

Monday, May 26	Memorial Day
Wednesday, June 19	Juneteenth
Thursday, July 4	Independence Day
Monday, September 1	Labor Day
Monday, October 13	Columbus Day
Tuesday, November 11	Veterans Day
Thursday, November 27	Thanksgiving Day
Friday, November 28	Day after Thanksgiving
Wednesday, December 24	Close at noon
Thursday, December 25	Christmas Day
Tuesday, December 31	Close at noon

NEW LOWER LOAN RATES!

DIVIDEND RATES

Share Accounts

\$25.00 - \$9,999.99	1.00%
\$10,000.00 +	1.00%

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

Money Market Share Accounts

\$2,500.00 - \$9,999.99	1.35%
\$10,000.00 - \$49,999.99	1.45%
\$50,000 +	1.55%

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

Share & Business Share Draft Accounts

..... .00%

I.R.A. Accounts 1.00%

Christmas Club Accounts00%

Term Share Certificates**

	<u>RATE</u>	<u>APY</u>
6 months	3.70%	3.75%
9 months	3.60%	3.65%
1 year	3.60%	3.65%
18 months	3.40%	3.44%
2 year	3.50%	3.55%
3 year	3.55%	3.60%
4 year	3.60%	3.65%
5 year	3.60%	3.65%

Loan Rates

New Auto	4.99%
Used Auto	5.49%
Shared Secured	Call Office for Rates
Partially Secured	6.49%
Unsecured	9.24%
New Recreational/Mobile Home	7.24%
Used Recreational/Mobile Home	7.99%
Home Equity Loan	7.49%
Home Equity Line-of-Credit	7.50%
MasterCard®	11.90%

APR*

*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 3/24/25 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 1/3-3/31/25. APY = Annual Percentage Yield.



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

