



# Chen-Del-O Federal Credit Union

October 2019

## Fall Newsletter

607-829-3560 • Fax: 607-829-3561 • [www.chendelo.org](http://www.chendelo.org) • [cdofcu@chendelo.org](mailto:cdofcu@chendelo.org)

**WE NOW OFFER REMOTE DEPOSIT CAPTURE  
(MOBILE DEPOSIT) – DOWNLOAD OUR  
Chen-Del-O FCU APP today  
(Apple and Android friendly) – Deposit checks  
from anywhere your phone will take you!!**

**If you are a “Snow Bird” and  
planning to head to your winter  
address, please call the office to  
have your address changed  
or a form sent to you if the  
address is not already on file.**

### **Attention Card Holders!!**

**Have control of your Debit and Credit card at your fingertips with our  
SecurLOCK Equip App.**

**Located at your Apple Store or Google Play**

This year Chen-Del-O FCU will once again, participate in the collection of items for Delaware County Office of the Aging families. We will be given 25 individual's names and items that are needed for these individuals by the beginning of October 2019. A location in our lobby area will be set up for members to pick an individual by item. The items will need to be brought back to the credit union wrapped and labeled with the label provided. We will also take monetary donations to buy left over items with or donate the money directly to the Office of the Aging to be used for other expenses (ex. Meals On Wheels). We will have the list by October and will be setting up the display immediately to start the collections. Once we are done we will send the wrapped items back to the Office of the Aging for them to distribute and deliver. This program has been a great success in the past years and the recipients were so grateful!

**It's that time of year again  
and Chen-Del-O loves  
making things easier for  
our members. Christmas  
club funds were deposited  
to your share savings  
account on  
October 1, 2019,  
therefore helping you  
earn as many dividends  
as possible and saving  
the credit union postage  
expense. However, if you  
would prefer a check just  
give us a call!**



## Traveling for the upcoming holidays?

Chen-Del-O offers VISA Travel Money Cards for your traveling convenience. They have

a minimum of \$100.00 with a \$4.00 activation fee and a \$2.00 reload fee. They can be used just like a credit card. Chen-Del-O also offers VISA Gift Cards for that holiday gift or for any other purpose. They cost just \$4.00 and have a minimum of \$10.00 and a Maximum of \$500.00. Stop in and inquire at the teller station today!

# Back to School

Please check with us to be sure that your payroll distributions are set up correctly.  
Ex: loan payments and deposits to club accounts, share draft or savings accounts.

## Attention Borrowers! Are you on a time schedule or have a deadline?

In most cases Chen-Del-O FCU can process a loan rather quickly, however, please leave adequate time for the process. It may take a longer period of time if we have to wait for documents coming from other financial institutions, or for your loan proceeds to be mailed. So if you are planning to pay off a lease, travel or purchase something and need the funds by a particular date please plan ahead.

## UPGRADE



It's time for an Upgrade!! Chen-Del-O will be closed Saturday, October 26, 2019 for a Computer Upgrade, sorry for any inconvenience.



## SHRED DAY!!!!

**October 19, 2019**

**9 am – 11 am located at  
the Franklin Town Shed  
Parking Lot**

## Holiday Closings:

**\*\*PLEASE NOTE\*\*** All Saturdays followed by a Monday holiday we will be CLOSED

**Columbus Day Saturday October 12  
& Monday October 14**

**Veterans Day Saturday November 9  
& Monday November 11**

**Thanksgiving Thursday November 28 – 30**

**Christmas Eve Tuesday December 24  
closing at noon**

**Christmas Day Wednesday December 25**

**New Year's Eve Tuesday December 31  
Closing at noon**

**New Year's Day Wednesday Jan 1, 2020**

**Chen-Del-O Federal Credit Union**

114 Main Street, PO Box 102

Franklin, New York 13775-0102

Phone: (607) 829-3560

Fax: (607) 829-3561

Email: [cdofcu@chendelo.org](mailto:cdofcu@chendelo.org)

Website: [www.chendelo.org](http://www.chendelo.org)

### Office Hours:

Mon.-Thurs. 8:00 A.M.-4:30 P.M.

Friday 8:00 A.M.-5:00 P.M.

Saturday 8:30 A.M.-11:30 A.M.

### Board of Directors:

|                |                  |
|----------------|------------------|
| President      | Joseph Walsh     |
| Vice-President | Breck Tarbell    |
| Secretary      | Donald Hebbard   |
| Treasurer      | Sue Giudice      |
| Directors      | Rosarie Avila    |
|                | Kathleen Ingalls |
|                | Mark Luetzger    |

|                   |                          |
|-------------------|--------------------------|
| Director Emeritus | Ralph Whitney (Deceased) |
|                   | Arlene Tarbell           |
|                   | David Stoy               |

|                       |                              |
|-----------------------|------------------------------|
| Supervisory Committee | Geraldine Simmons (Deceased) |
|                       | Joseph Grieco, Chair         |
|                       | 25426 State Hwy 28           |
|                       | Andes, NY 13731              |
|                       | Jeanne Kruser                |
|                       | George Hinkley               |
|                       | Stephen Zukaitis             |

