



# Chen-Del-O Federal Credit Union

## Summer Newsletter

July 2017

607-829-3560 • Fax: 607-829-3561 • www.chendelo.org • cdofcu@chendelo.org

### VERIFICATION OF MEMBERS ACCOUNTS • NOTICE TO ALL MEMBERS •

The Chen-Del-O Federal Credit Union Supervisory Committee is conducting a **VERIFICATION OF ALL MEMBER ACCOUNTS** for the second quarter of 2017. If a member determines there is a discrepancy in an account, please notify the Supervisory Committee of the account discrepancy in writing, no later than July 15, 2017.

Mail information to:  
Joseph R. Grieco

Supervisory Committee Chairperson  
35426 St Hwy 28, Andes, NY 13731

We now offer High Security Checks at a cost of \$27.15 for Single or Duplicate for your security. They come in only one color (blue). Call the office at 607-829-3560 or stop in for more information.



### LEAP FROM SPRING INTO SUMMER SPECIAL!!

The sooner you leap, the better your rate!  
Get a jump start on your summer expenses!

Up to 6 Mos. @ 3.50% APR

7-12 Mos. @ 4.00% APR

Now-September 4, 2017!

Borrow up to \$8,000.00 unsecured max.

New Money Only-Some restrictions may apply. Call the office today!!



**MEMBERS, you don't need a deposit slip, but please include a note with your checks as to where you would like your money, so we can post it to your account(s) correctly.**

Reminder to the 10 month employees: summer is coming and you will be responsible for your loan payments. Please take the time to complete the summer payment form so your payments can continue through the summer months and you don't fall behind.



### SUMMER IS COMING!!!!

Please watch for Great Escape and Enchanted Forest Water Safari Theme Park tickets to be on sale at discount prices. Call us at 607-829-3560 or stop in our office and check out the low, low prices.

Congratulations to our scholarship award winners:  
Nicholas Mathews from Walton and Abigail Dennis from Treadwell.  
We wish the very best to all of our high school graduates!!



### HOME ENERGY LOAN SPECIAL!!

Now-Sept. 1, 2017

4.00% APR\*\*Up to 12 Mos.

\$5,000.00 max in addition to the \$8,000.00 unsecured limit!!

Purchase fuel, propane, wood, pellets, etc. Must have a receipt no older than 6 mos. to be reimbursed or a bill which we will pay directly.

\*\*Some restrictions may apply

\*\* New Money Only!

### ATTENTION ALL HOME EQUITY BORROWERS!!

We are now requiring the proof of paid taxes and homeowners insurance before lending any further money.

### ATTENTION ALL BORROWERS!! LOAN PROCEDURES HAVE CHANGED!!!!

Please call the office and speak with a loan officer in regards to how your account is setup before applying for any loan.





## BENEFICIARIES ON ACCOUNTS

Member's, please take the time to look over your account and make any changes you might want to make! Do you have a beneficiary (ies) listed on your accounts? If so, please keep their information current.

Many times accounts were established several years ago and since that time names and addresses may have changed. If not, would you like to? We are able to pay any eligible funds directly to your named beneficiary (ies) upon your death. If you have a P.O Box, we would like your physical address as well. Please stop in or call for more information 607-829-3560.

## ANNUAL MEETING RECAP

This year's Annual Meeting was held at the Franklin Firehouse in Franklin on Saturday, May 6, 2017. Refreshments were provided. Approximately 60 members were in attendance. Retiring volunteers Samuel Sandoli (10 years of service) and Susan Pochy (17 years of service) were acknowledged and thanked for their dedicated service. President David Williams was honored for his 20 years of service and Sue Giudice for 25 years. President Williams spoke of the improving economy, the Credit Union's caring, qualified and professional staff and volunteers and staff members over the years who have put time and effort into the Credit Union. Supervisory Committee Chair Joseph Grieco spoke of the duties and responsibilities the Committee is charged with and that both our Federal NCUA Examiner and our Annual Auditor gave very good reports. He concluded that the Credit Union's members should continue to be confident, pleased and proud in knowing that the Credit Union is financially strong and responsive to its member's need. CEO/Treasurer Sue Giudice spoke of the increase in income for 2016 and also about some computer upgrades the Credit Union is in the middle of. She assured the group that although we're constantly trying to keep up with technology, the staff will still be ready, willing and able to give the members that same personal service they are accustomed to. Door prizes were awarded throughout the meeting including a 2.00% APR and 2.50% APR vehicle loan special and a 4.00% APR equipment or recreational loan. Thank you to those who attended and if you were not able to this year... we hope to see you next year!!!

## NEW WEBSITE AND HOME BANKING SYSTEM CHECK OUT OUR NEW WEBSITE!!

EVERYONE currently utilizing our Home Banking System will be required to re-enroll. If you are not currently using the system and would like to, you are able to enroll online! The new system will allow you to manage your own password resets and will show you all accounts you are joint on. Joint owners will have to enroll themselves and will only have access to those accounts they are joint on. The new system is more secure and user friendly!! We realize it is sometimes frustrating for things to change, but we believe in this case it's for the better!!

## Holiday Closings:

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

Tues., July 4, 2017 – Independence Day

Sat.-Mon., Sep. 2 & 4, 2017 – Labor Day

Chen-Del-O also offers VISA Travel Money Cards for your traveling convenience. They have a minimum of \$100.00 with a \$3.00 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 graduation 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!

Chen-Del-O also offers Mastercard debit and credit cards. Stop in today and apply. Also, if you have an existing Mastercard debit or credit card please let us know when you are traveling, so your trip can be as carefree and safe as possible.

## OUR STAFF

Sue Giudice - CEO/Treasurer

Susan McNeilly - Chief Operations Officer (COO)

Angela Bankowski- Assistant Operations Specialist

Beth Hasbrouck – Electronics/Payroll/  
Plastics Specialist

Kim Hyzer - Loan Officer

Jackie Driscoll - Teller/Member Service Rep.

Ashley Pittsnogle - Teller/Member Service Rep.

Sonja Johns - Teller/Member Service Rep.

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	David Williams
Vice-President	Joseph Walsh
Secretary	Donald Hebbard
Treasurer	Sue Giudice
Directors	Rosarie Avila
	Breck Tarbell
	Kathleen Ingalls

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

