



Chen-Del-O Federal Credit Union



Fall Newsletter



October 2017

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

ATTENTION MEMBERS!!!

PLEASE NOTE:

OUR MAILING ADDRESS IS:

PO BOX 102

FRANKLIN, NY 13775

OUR PHYSICAL ADDRESS IS:

114 MAIN STREET

FRANKLIN, NY 13775

ATTENTION MEMBERS!!!



It's that time of year again and Chen-Del-O loves making things easier for our members. Christmas Club funds will be deposited to your share savings account on October 1, 2017, therefore helping you earn as many dividends as possible and saving the credit union postage expense. However, if you would prefer a check in the exact amount of the Christmas Club we can do that too; no problem! Just give us a call!

We are pleased to welcome into our field of membership home schooled students in Delaware, Otsego or Chenango Counties, New York, who follow an individualized home instruction plan meeting state requirements!! Please tell your neighbors, friends and relatives!



TRAVELING FOR THE UPCOMING HOLIDAYS?

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 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!

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...OR...WE NOW OFFER SecureLOCK!

Exciting News for our Mastercard Debit and Credit Cards! Introducing the SecureLOCK Equip App!



- The SecureLOCK Equip App allows our cardholders to turn their cards on and off for access control and to establish alerts and controls for their cards.
- SecurLOCK Equip App can be downloaded and installed on IOS and Android Devices:
 - * IOS USERS can download the app via iTunes by searching for SecurLOCK Equip App
 - * Andoid Users can download the app via Google Playstore by searching for the SecurLOCK Equip App

Download the App and see all the exciting features it has to offer.

(As always we are happy to assist with card issues, such as travel advisories, by having members contact the office directly)

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.



Daylight Savings Time ends November 5, 2017.



Stay tuned for details on our upcoming Annual Meeting!

Are you moving?

Please complete a change of address form. It can be downloaded from our website at www.chendelo.org or we can mail you a form; either way we will need it in writing before we can make the change.



**TRUSTAGE/CMFG
(FORMALLY CUNA MUTUAL) INSURANCE**

Do you have insurance through the Credit Union and TruStage/CMFG (formally CUNA Mutual)?

Over the years, insurance options have evolved with our "partner". If you have had a policy for a long time, chances are it is ONLY AD&D (ACCIDENTAL DEATH AND DISMEMBERMENT) INSURANCE. Years ago that was the only insurance that was offered. Today, TruStage offers not only AD&D Insurance, but also Life, Auto and Homeowners Insurances at very competitive rates!

So, if you have an "older" policy in which the funds are automatically withdrawn quarterly from your Credit Union account, check on it! If it is ONLY AD&D Insurance, it would only pay IN THE CASE OF DEATH OR DISMEMBERMENT DUE TO AN ACCIDENT. Is THAT what you really want/need at this point in your life?

For information on your current policy or to investigate other plans, please contact TruStage toll free:

LIFE INSURANCE 1-855-612-7909

MON.-FRI. 7AM-9PM CT., SAT. 8AM-4PM CT.,

TrustageLife.com

AD&D INSURANCE 1-855-612-7910 MON.-FRI. 7am-1am CT., SAT. 8AM-11:30PM CT., SUN. 8AM-4PM CT., TrustageADD.com

AUTO & HOME INSURANCE 1-888-380-9287

MON.-FRI. 7AM-1AM ET., SAT. 7AM-11:30PM ET.,

SUN. 9AM-10PM ET., TruStageAutoHome.com

**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.

ATTENTION ALL HOME EQUITY BORROWERS!!

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

WATCH FOR UPCOMING SPECIALS!



**SECRET SANTA IS COMING AGAIN
TO CHEN-DEL-O!!**

Please watch for details on our website and in our lobby.

Holiday Closings:

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

Columbus Day- Saturday, October 7 and Monday, October 9, 2017

Veteran's Day- Saturday, November 11, 2017

Thanksgiving Day-Thursday, Friday & Saturday, November 23-25, 2017

Christmas-Saturday, December 23 and Monday, December 25, 2017

New Year's- Saturday December 30, 2017 and Monday, January 1, 2018



**HEALTHY PETS ARE HAPPY PETS!!
KEEP YOUR PETS HEALTHY WITH OUR
"FIT" PET LOAN!!!!**

**MIN \$500.00- MAX \$5,000.00
(ABOVE THE \$8,000.00 UNSECURED)**

12 MOS-6.00% APR

24 MOS-6.25% APR

36 MOS-6.50% APR

48 MOS-6.75% APR

60 MOS-7.00% APR

- **Veterinary bills or medical expenses only**
- **Bill or Receipt less than 6 months old**
- **Cannot be used for food or grooming bills**
- **New money only-Some restrictions may apply**

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

Website: 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

Geraldine Simmons (Deceased)

Supervisory Committee

Joseph Grieco, Chair

25426 State Hwy 28

Andes, NY 13731

Jeanne Kruser

George Hinkley

Stephen Zukaitis

