



Chen-Del-O Federal Credit Union
Fall Newsletter

NCUA

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.



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, 2022, 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 would like to
Congratulate Tricia
and Chris on the birth
of their new baby boy!!

Home Energy Loan Special

Prepay your fuel to lock in your price.
Purchase fire wood or pellets.

6 mos. - 3.50% APR

12 mos. - 4.25% APR

OR

Replace your furnace or supplement your heat with a wood or pellet stove. Purchase a generator. Replace your refrigerator, stove, washer, dryer or freezer.

Up to 24 mos. – 4.50% APR

Borrow up to \$5,000 over the \$10,000 maximum unsecured. Now through December 29, 2022. An estimate/bill or receipt that is less than 6 mos. old is required. New money only. Some restrictions may apply.



SECRET SANTA IS BACK ON!!!

Once again Chen-Del-O FCU will be helping spread the holiday spirit with purchasing items for the Delaware county office for the aging. Please watch for more information posted on our website and in our office. We plan to help 25 seniors again this year. If you are unable to help with buying an item, monetary donations are welcomed too! These will be used to purchase any items left or to be donated to the meals on wheels for Delaware County!

Holiday Closings:

****PLEASE NOTE** We will be CLOSED**

**Columbus Day Saturday October 8
& Monday October 10, 2022**

Veterans Day Friday, November 11, 2022

**Thanksgiving Thursday November 24 –
Saturday November 26, 2022**

Christmas Eve Saturday, December 24, 2022

Christmas Monday December 26, 2022

New Year's Eve Saturday, December 31, 2022

New Year's Day Monday, January 2, 2023

MasterCard Credit Card Rewards are here!! Sign up today www.scorecardrewards.com and receive a One Time Bonus of 250 points!! We have merchandise, travel, cash back and statement credit rewards available!! *Don't have our credit card yet? Call the office today or apply online to take advantage of our low rates!*



Snowbirds please don't forget to let us know if you are leaving for your winter homes so we can update your addresses.

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	Joseph Walsh
Vice-President	Breck Tarbell
Secretary	Donald Hebbard
Treasurer	Sue Giudice
Directors	Sara Leddy
	Kathleen Ingalls
	Mark Luettger

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

Supervisory Committee	Geraldine Simmons (Deceased)
	Joseph Grieco, Chair
	Jeanne Kruser
	George Hinkley
	Anne Wolstenholme
	Patricia Winters

