

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



Let's not think by keeping you



with our \_



\*Can be used for wood, oil, pellets, gas etc.\*

Borrow up to \$5,000.00 over our unsecured limit August 1, 2021 – January 15, 2022

NCUA

6 Mos. @ 3.50 % APR 12 Mos. @ 4.50 % APR



Don't need fuel or wood? You can borrow to upgrade appliances too! From a refrigerator to a generator, you can borrow at these low rates! 24 Mos. @ 5.00 % APR

We require an estimate or receipt less than 6 months. New money only. Some restrictions may apply.

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, 2021, 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!



## 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.





#### 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 Senior Citizens 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\*\*
All Saturdays followed by a Monday
holiday we will be

#### **CLOSED**

Columbus Day - Saturday, October 9 & Monday, October 11, 2021

Veterans Day - Thursday, November 11, 2021

Thanksgiving - Thursday, November 25 – Saturday, November 27, 2021

Christmas Eve - Friday, December 24, 2021

Christmas - Saturday, December 25, 2021

New Year's Eve - Closing at noon on

Friday, December 31, 2021

New Year's Day - Saturday, January 1, 2022

# DO YOU HAVE IMPORTANT DOCUMENTS TO SHRED?

Take advantage of our

#### SHRED-IT DAY

at the Franklin Town Sheds, Corner of State Route 357 & County Route 21 in Franklin.

October 23, 2021 9AM - 11AM

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

**Director Emeritus** 

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

Geraldine Simmons (Deceased)
Joseph Grieco, Chair

**Supervisory Committee** 



Jeanne Kruser George Hinkley