

Chen-Del-O Federal Credit Union Fall Newsletter



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October 2018

IT IS TIME TO WINTERIZE

Windows, Doors, Insulation, Generator or
Energy Efficient Appliances

Now- November 1, 2018
Borrow up to \$5,000.00

(over the \$10,000 unsecured limit)

Up to 24 mos. @ 4.00% APR

OR

For Fuel, Wood, Propane, Pellets etc.

Borrow up to \$3,000.00

(over the \$10,000 unsecured limit)

Up to 12 mos. @ 3.50% APR

An estimate/bill or receipt that is less than
6 mos. old is required.

Some restriction may apply. New money only.

**** Please endorse all checks before
depositing or cashing it at your
financial institution****

A Message from the Electronic Payments Department: Debit/Credit Card Users:

When it comes to Fraud and your accounts we are always
looking out for your best interest!

How are we doing this?

➤ We partner with a Fraud Alert Management Team
that uses a proprietary fraud business intelligence system
known as FICO's Falcon Fraud Manager neural network
engine.

➤ Our Fraud Department will call from an 800 # and
will identify themselves as calling on Chen-Del-O's be-
half.

What does this mean?

➤ Every time you use your Chen-Del-O Debit or
Credit Card we are on guard 24 hours a day, 365 days a
year! By utilizing Real Time Scoring and teams of Fraud
Alert Specialist and Fraud Analysts and integrated neural
network solutions we are providing you with a full com-
plement of detection and prevention efforts.

Here's how YOU can help:

➤ Update your records with your current cell phone
number and email address. The quicker our Fraud Depart-
ment can get to you, the quicker fraud can be stopped and
issues resolved.

➤ Let us know when you are traveling. This helps the
Fraud Department determine fraud trends on your Debit
and Credit Cards.

➤ **CALL US!** If you receive a call from the Fraud
Department and aren't sure it's legitimate give us a call
and we will help with the fraud alert, as we have been noti-
fied as well.

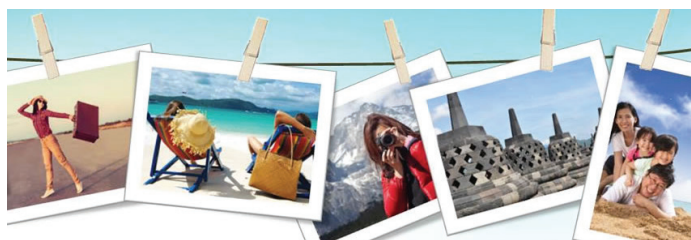
➤ Download our "SECURLOCK APP". This will
give you further control over your Debit and Credit Cards.

➤ So go out and use your Chen-Del-O Debit and
Credit Cards today-We've got your best interest at heart!



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, 2018, 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!

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.



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 \$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!

Thank you !!!!! For tolerating our "Driveway" project! We think you'll agree that it's much better

Holiday Closings:

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

**Columbus Day: Saturday, October 6
& Monday, October 8, 2018**

**Veterans Day: Saturday, November 10
& Monday, November 12, 2018**

**Thanksgiving: Thursday, November 22 –
Saturday, November 24, 2018**

**Christmas: Monday, December 24
& Tuesday, December 25, 2018**

**New Year's Eve: Closing at noon on
Monday, December 31, 2018**

New Year's Day: January 1, 2019



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.

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 2018. A location in the 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 it 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!

Stay tuned for our upcoming Annual Meeting details!

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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

