

October 2020

Chen-Del-O Federal Credit Union

Fall Newsletter

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

Attention Members!!

When you open an account your VRU (voice response unit) is set up automatically for your convenience. Please be sure to follow the steps below to change your PIN RIGHT AWAY!

This is to keep your personal account information SAFE!

Dial 607-829-3560, when the message comes on press #4, then press #1 for automated, #8 to change PIN.



CHRISTMAS SAVINGS CLUB

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, 2020, 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!

LET US HELP YOU KEEP YOUR HOUSE COZY THIS WINTER WITH OUR HOME ENERGY SPECIAL!

6 Mos. – 3.50% APR

12 Mos. – 4.00% APR

OR

Up to 24 Mos. – (Furnaces, appliances, pellet/wood stoves) 4.50% APR

Borrow up to \$5,000.
over the \$10,000.
Maximum
unsecured. Now
through March 31, 2021

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



ANNUAL MEETING RECAP

The Credit Union's 66th Annual Meeting of the members was held in an "abbreviated" version at the Franklin Firehouse in Franklin on Saturday, September 19, 2020 at 10:00AM. Of course, due to the COVID19 pandemic stipulations, masks or face coverings were required for all members in attendance, no refreshments were allowed nor were "giveaways". A basic Business Meeting was conducted called to order by President Joseph Walsh. All reports are posted on the Credit Union's website www.chendelo.org. The President's, Treasurer's and Supervisory Committee Reports were all presented along with the Nominating Committee's Report offering the slate of Board Member Nominees. The election was held and Joseph Walsh, Sue Giudice, Mark Luetzger and Sara Leddy were all elected to 2 year terms. The meeting was adjourned at 10:14PM. We're looking forward to (hopefully) going back to a "normal", regular Annual Meeting in the Spring of 2021!! Thank you to the members for their understanding!

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.

We would like to thank our members for being patient with us during the 2020 pandemic. Chen-Del-O's staff and members have worked together to keep the office safe for everyone and we appreciate you doing your part. We have done some upgrading in our office to continue to protect you and our staff not only during COVID-19 but for future flu and cold seasons. If you have not had a chance to venture our way here are some pictures taken during this time.



WALK-UP WINDOW OUTSIDE ENTRYWAY DOOR



"STAND BACK" SIGN BEFORE GLASS ENCLOSURE



We are still going to Celebrate Secret Santa for the Senior Citizens this year with modifications. Due to COVID-19 we will NOT be able to shop for our Delaware County Senior Citizens, but don't let that get you down! We can still spread Christmas Cheer with out spreading COVID!! This year we will have

25 names of senior citizens that are willing to participate, however, instead of shopping for a gift we will be collecting Holiday Cards with a VISA Gift Card. There will not be any limits on how much you purchase your VISA card for and if you purchase it through Chen-Del-O FCU we will waive the initial purchase fee of \$4.00. Call the office if you have any questions.



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

Holiday Closings:

****PLEASE NOTE****

All Saturdays followed by a Monday holiday we will be

CLOSED

Columbus Day

Saturday, October 10 & Monday, October 12, 2020

Veterans Day

Wednesday, November 11, 2020

Thanksgiving

Thursday, November 26 - Saturday, November 28, 2020

Christmas Eve

Closing at noon Thursday, December 24, 2020

Christmas

Friday, December 25, 2020 &

Saturday, December 26, 2020

New Year's Eve

Closing at noon on Thursday, December 31, 2020

New Year's Day

Friday, January 1, 2021 & Saturday, January 2, 2021

Chen-Del-O Federal Credit Union

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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
David Stoy**

Supervisory Committee

**Geraldine Simmons (Deceased)
Joseph Grieco, Chair
35426 State Hwy 28
Andes, NY 13731
Jeanne Kruser
George Hinkley
Stephen Zukaitis**

