

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!

MasterCard Credit Card Rewards are here!!

Sign up today at www.scorecardrewards.com and receive a One Time Bonus of 250 points!! We have merchandise, travel, cash back and statement credit rewards available!!



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, 2023, 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!



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

Reminder! When sending us mail, please verify that you are using the correct address for Chen-Del-O FCU, which is PO Box 102, Franklin, NY 13775. Sending to the wrong address delays us obtaining your mail and processing any transactions.

Let our financing help you



Cruise on down to Chen-Del-O and take advantage of our car loan special for NEW & USED or REFINANCED Autos!





1.00% APR OFF THE CURRENT AUTO LOAN RATE!
September 1-October 15, 2023
Some Restrictions May Apply!
New Money Only.







DAYLICHT SAVINGS NOVEMBER 5, 2023 SET GLOCKS BACK 1 HOUR

Holiday Closings:

PLEASE NOTE We will be CLOSED

Columbus Day: Saturday, October 7

Home Energy Loan Special



to button up your home from colder weather!!



Get that house in shape MOW with a home energy loan from



Chen-Del-O FCU to stay toasty all winter long.

Money can be used to pay for wood, oil, pellets, gas, etc. for the season.

6 mos. – 6.50% APR 12 mos. – 7.00% APR os. – 7.50% APR (appli

Up to 24 mos. – 7.50% APR (appliances only)
Borrow up to \$5000 over the \$10,000 maximum unsecured.
From August 16, 2023 to October 17, 2023

Don't need fuel or wood? Upgrade your old furnace or appliance to a sparkly, efficient new one!!



Wood or pellet stove, generator, refrigerator, stove, washer, dryer or freezer.

Bring in your estimate/bill less than 6 months old (required)

New money only, some restrictions may apply.

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 Sara Leddy