



# Chen-Del-O Federal Credit Union

## Winter Newsletter

January 2020



NCUA  
National Credit Union Administration, U.S. Department of Justice

### Weather Notice!!

With all consideration to our members business and for the safety of our employees, the credit union may be closed due to adverse weather conditions. Please check our website, call the office to hear a voicemail message or listen to WCDO Radio for closures.



### Holiday Closings:

**\*\*PLEASE NOTE\*\***

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

Tuesday,  
December 31, 2019  
Close at Noon

January 1, 2020 - New Year's Day

Sat.-Mon., January  
18-20, 2020 - Martin  
Luther King Jr. Day

Sat.-Mon.,  
February 15-17, 2020 -  
Presidents day

### Chen-Del-O Federal Credit Union Privacy Notice

Chen-Del-O Federal Credit Union is owned by its members and run by a Board of Directors you elect.

You can be confident that your financial privacy is a top priority of this Credit Union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact the Credit Union at 607-829-3560.

We are committed to providing you with competitive products and services to meet your financial needs which necessitate that we share information about you to complete your transactions and provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that provide either service to us or additional financial products for you to consider. Under these arrangements, we may disclose all of the information we collect, as described below, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell to other third parties the information we provide them.

#### Information We Collect and Disclose About You

We collect non-public personal information about you from the following sources: From membership and loan application forms, we obtain information such as name, address, social security number and income

\*From your transactions with us or other companies that work closely with us to provide you with financial products and services, we obtain information such as your account balances, payment history, parties to transactions, and credit card usage.

\*From consumer reporting agencies, we obtain information such as your credit worthiness and credit history.

\*From verifications of information you provide on applications and other forms, we obtain information from current or past employers, other financial institutions and other sources listed on the application.

We may disclose all of the information that we collect, as described above to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements.

#### Example:

TruStage Insurance Agency offers members Accidental Death & Dismemberment insurance as well as other kinds of insurances.

We may also disclose information we collect about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records. If you terminate your membership with Chen-Del-O Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

#### How We Protect Your Information

We restrict access to non-public information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member service privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your non-public personal information.

# Merry Christmas!

## Chen-Del-O Federal Credit Union in Franklin plays "Secret Santa" for senior citizens!!

'Tis the season for giving! This Fall Chen-Del-O Federal Credit Union and its members played "Secret Santa" to some Senior Citizens who receive assistance from the Delaware County Office For The Aging. With the help of the Delaware County Office For The Aging, who provided the Credit Union with a list of items needed for individuals, the Credit Union had members shop for the items and return them wrapped, ready for delivery by the Office For The Aging staff. Monetary donations were also accepted and were used to purchase leftover items or were donated back to the Office For The Aging towards other programs such as their home delivered or community meals. Thanks to the generosity of Chen-Del-O Federal Credit Union our members were able to help 25 Senior Citizens enjoy their holiday season! The items were delivered prior to the Christmas holidays.



## Scholarships



Once again the credit union will be sponsoring a credit union-wide college scholarship award program.

Chen-Del-O FCU members will be competing with other high school seniors from our credit union membership for the chance to win one of three \$500.00 scholarship awards offered. Qualifying students must be members of Chen-Del-O FCU and a college bound high school senior at the time of application AND a member in good standing with the credit union at the time of the award.

Applications will be available in the Guidance Office of each high school, at the credit union office, or may be downloaded from our website [www.chendelo.org](http://www.chendelo.org). IN ORDER TO BE CONSIDERED, all applications must be IN OUR OFFICE PRIOR TO END OF THE BUSINESS DAY ON FEBRUARY 7, 2020. No faxed copies will be accepted.

Please contact the office if you have any questions!

## UPCOMING EVENTS

**Please watch for our 2020 Annual Meeting Date!**

### Apply for Our Home Energy Loan!

**Now- March 31, 2020**

**Borrow up to \$5,000.00**

(over the \$10,000 unsecured limit)

**Up to 12 mos. @ 4.00% APR**

(For Fuel, Wood, Propane, Pellets etc.)

**OR**

**Up to 24 mos. @ 4.50% APR**

(furnaces, appliances, pellet/wood stoves)

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

Some restriction may apply.  
New money only.

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](mailto:cdofcu@chendelo.org)

Website: [www.chendelo.org](http://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

Rosarie Avila

Kathleen Ingalls

Mark Luettger

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Ralph Whitney (Deceased)

Arlene Tarbell

David Stoy

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Joseph Grieco, Chair

25426 State Hwy 28

Andes, NY 13731

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