



****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 worth ness 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.

A REFLECTION ON A WONDERFUL CAREER

After nearly 37 years in the Credit Union industry....2 years at what was Delaware County Teachers FCU, now CHEN-DEL-O FCU 1978-'79; 2 years at West Point FCU; 2 years at Sidney FCU and NOW just a few days short of 31 YEARS AT CHEN-DEL-O FCU, I'M RETIRING!!!

I would like to say THANK YOU to all who have impacted my career. I sincerely appreciate the LOYAL MEMBERS for supporting me and the Credit Union throughout my tenure! I could not have been as successful without YOU!

I've had the best Volunteers over the years. So many continued to serve on the Board or Supervisory Committee for several years. I thank each and every one of you for your support, understanding, kindness, generosity, time and for truly caring about the Credit Union, its Members and the Staff.

The Credit Union and Members are EXTREMELY fortunate to have Ashley Pittsnogle stepping up as CEO/Treasurer and Angela Bankowski as Chief Operations Officer! Both have been at the Credit Union for several years. They have the expertise and knowledge required. The respect and care they demonstrate for the Credit Union and Members gives me confidence in knowing that the Credit Union will move forward in GREAT hands! I am confident that Credit Union Members will continue to have the same fantastic "one on one member service" from the new Management Team and Staff you have always received from YOUR CREDIT UNION.

I have loved, and am extremely grateful and thankful for my Credit Union career. Ironically it began and is ending here at Chen-Del-O FCU. I wish Ashley, Angela, the Volunteers and the Credit Union continued future success. I hope everyone has the best of health and happiness in the years to come!

Sincerely,

SUE A. GIUDICE, CEO/TREASURERNOW RETIRED! ☹

Happy New Year!

**** Scholarship Award Program ****

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 \$1,000.00 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. IN ORDER TO BE CONSIDERED, all applications must be IN OUR OFFICE PRIOR TO END OF THE BUSINESS DAY ON FEBRUARY 10, 2023. No faxed copies will be accepted, emailed copy is ok. abankowski@chendelo.org Please contact the office if you have any questions!



Are you feeling like you're falling behind on loan payments?

DON'T WAIT, LET US HELP!!

We know times are tough for all right now and we don't want you to fall

too far behind on your payments. If you're feeling like you need a little help, please call the office right away. We will work with you to get you through these tough times.



Weather Notice!!

With all consideration to our members 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** We will be CLOSED**

*Sat. – Mon., December 31, 2022
January 2, 2023 – New Year's Day
Sat.-Mon., January 14-16, 2023
Martin Luther King Jr. Day
Sat.-Mon., February 18-20, 2023
Presidents Day*

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 for delivery by the Office For The Aging staff. Thanks to the generosity of our members, Chen-Del-O Federal Credit Union was able to help 25 Senior Citizens enjoy their holiday season! The items were delivered prior to the Christmas holidays.

Do you have an inactive account? Don't get caught up in dormant account fees. Contact the office today at 607-829-3560 to check the status of your account if you're not sure.

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	Donald Hebbard
Treasurer	Ashley Pittsnogle
Directors	Sara Leddy
	Kathleen Ingalls
	Mark Luetzger

Director Emeritus	Ralph Whitney (Deceased)
	Arlene Tarbell (Deceased)
	David Stoy
	Geraldine Simmons (Deceased)
Supervisory Committee	Joseph Grieco, Chair
	Jeanne Kruser
	George Hinkley
	Anne Wolstenholme
	Patricia Winters

