



CHEN-DEL-O FEDERAL CREDIT UNION

WWW.CHENDELO.ORG

Contact Us

Phone: 607-829-3560

Fax: 607-829-3561

cdofcu@chendelo.org

Happy New Year 2026!

As we step into a new year, we want you to know how grateful we are for you and the trust you place in your credit union. Because of your continued support and involvement, 2025 was a strong year—and we were pleased to share that success with you by paying a 1.5% dividend to your share account in December. Everything we do is rooted in our commitment to serving you and supporting your financial well-being, and we encourage you to take time to set financial goals that matter most to you in the year ahead. We value your voice and welcome your feedback, so please stay connected by following us on social media and by joining us at our Annual Meeting this spring. If you're looking for a meaningful way to give back, consider volunteering—opportunities like serving on the Supervisory Committee allow you to make a direct impact for your fellow members. We're proud to grow together and look forward to another great year with you.

Inclement Weather Notice

Please check our website, call our office for a voicemail message, listen to WCDO Radio, or check social media for closures.

Stay safe this winter!

Winter Newsletter January 2026

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 members' 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.



'Tis the Season for Giving!

This fall, Chen-Del-O Federal Credit Union and its members played "Secret Santa" for senior citizens receiving assistance through the Delaware, Chenango, and Otsego County Offices for the Aging. With the help of these agencies—who provided wish lists for individuals—our members shopped for needed items and returned them wrapped and ready for delivery by Office for the Aging staff. Thanks to the generosity of our members, Chen-Del-O Federal Credit Union helped 30 senior citizens enjoy a brighter holiday season. All items were delivered prior to the holidays.

SAVE THE DATE
Shred Day- May 16, 2026
9AM- 11 AM

\$cholarship Award Program

- Once again, the credit union is sponsoring a credit union-wide college scholarship award program.
 - Chen-Del-O members who are college-bound high school seniors may apply for a chance to receive one of three \$1,000 scholarships. Applicants must be credit union members in good standing at the time of application and award.
-
- Applications are available in high school Guidance Offices, at the credit union office, or online at www.chendelo.org.
 - Completed applications must be received by the end of the business day on **March 13, 2026**. Faxed applications will not be accepted; emailed copies may be sent to abankowski@chendelo.org.

Office Hours:

Mon. - Thurs.	8:00am - 4:30pm
Friday	8:00am - 5:00pm
Saturday	8:30am - 11:30am

HOLIDAY CLOSINGS

*January 17 & 19, 2026
 Martin Luther-King Day

*February 14 & 16, 2026
 President's Day's Day

Board of Directors

President: Breck Tarbell
 Vice President: Mark Luetzger
 Secretary: Sara Leddy
 Treasurer: Ashley Pittsnogle

Directors

Kathleen Ingalls
 Kathy Hewlett
 Greg Bonczkowski

Director Emeritus

Ralph Whitney (Deceased)
 Arlene Tarbell (Deceased)
 David Stoy
 Geraldine Simmons (Deceased)
 Sue Giudice

Supervisory Committee

Joseph Grieco, Chair
 25426 State Hwy 28 Andes, NY 13731
 Jeanne Kruser
 Anne Wolstenholme