



CHEN-DEL-O FEDERAL CREDIT UNION

OCTOBER
2025



WELCOME TO OUR
Fall Newsletter



In this
newsletter:

Cybersecurity Awareness, Debit &
Credit Card Protection, Holiday Club,
Secret Santa, Holiday Closings

Cybersecurity Awareness

Cybersecurity Matters: Keeping Your Finances Safe

At Chen-Del-O FCU, your security is our top priority. We're committed to safeguarding your personal and financial information with the latest cybersecurity measures and technologies, and want you to have the same tools!

October is Cybersecurity Awareness Month!

Stay informed and stay protected — visit our website for tips on how to safeguard your personal information. Explore our latest videos, read expert articles, and even test your knowledge with interactive games!

Upcoming Holiday Closings:

Columbus Day:

Saturday, October 11th & Monday, October 13th

Veteran's Day:

Tuesday, November 11th

Thanksgiving:

Thursday, November 27th – Saturday, November 29th

Christmas:

Close at Noon Wednesday, December 24th

Closed Thursday, December 25th

New Year's:

Close at Noon Wednesday, December 31st

Closed Thursday, January 1st, 2026

🎄 **Christmas Club Funds Deposited!** 🎄
Your Christmas Club funds were
automatically deposited into your savings
account on October 1, 2025—helping you
continue to earn dividends while also
saving the credit union on postage costs.
Prefer a check instead? No problem! Just
give us a call, and we'll be happy to send
one your way.



🎁 Be a Secret Santa for a Senior Citizen!

Help us spread holiday cheer! Chen-Del-O Federal Credit Union is once again partnering with the Office for the Aging to support seniors in Delaware, Otsego, and Chenango counties.

This year, our goal is to bring joy to 30 local senior citizens – 10 from each county – by fulfilling items from their holiday wish lists.

Keep an eye on our website and visit our office for more details on how you can get involved. Whether you'd like to shop for a wish list item or make a monetary donation, every act of kindness makes a difference. Thank you for helping us make this season brighter for our seniors! 🎄

Have Our Debit or Credit Card? Download the SecureLOCK Equip App

Take Control of Your Cards with the
SecureLOCK Equip App

Manage your debit and credit cards anytime,
anywhere! With the SecureLOCK Equip App, you
can easily turn your card(s) on or off, set
alerts, and establish spending controls—all from
your phone.

Download SecureLOCK Equip from your app
store today and enjoy greater peace of mind.

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	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
Pat Winters



'Tis the Season for Scammers. Here are some tips to Protect Yourself.

Whether you're the buyer or the seller, there are a number of ways you can protect yourself—and your wallet. Remember: If it seems too good to be true, that's because it is.

Practice good cybersecurity hygiene.

- Don't click any suspicious links or attachments in emails, on websites, or on social media. Phishing scams and similar crimes get you to click on links and give up personal information like your name, password, and bank account number. In some cases, you may unknowingly download malware to your device.
- Be especially wary if a company asks you to update your password or account information. Look up the company's phone number on your own and call the company.

Know who you're buying from or selling to.

- Check each website's URL to make sure it's legitimate and secure. A site you're buying from should have https in the web address. If it doesn't, don't enter your information on that site.
- If you're purchasing from a company for the first time, do your research and check reviews.
- Verify the legitimacy of a buyer or seller before moving forward with a purchase. If you're using an online marketplace or auction website, check their feedback rating.
- Avoid sellers who act as authorized dealers or factory representatives of popular items in countries where there would be no such deals.

Be careful how you pay.

- Never wire money directly to a seller.
- Avoid paying for items with pre-paid gift cards. In these scams, a seller will ask you to send them a gift card number and PIN. Instead of using that gift card for your payment, the scammer will steal the funds, and you'll never receive your item.
- Use a credit card when shopping online and check your statement regularly. If you see a suspicious transaction, contact your credit card company to dispute the charge.

Monitor the shipping process.

- Always get tracking numbers for items you buy online, so you can make sure they have been shipped and can follow the delivery process.



Attention Snowbirds:



Please don't forget to let us know when you are leaving for your winter homes so we can update your information in our system.