



April 2019

Chen-Del-O Federal Credit Union

Spring Newsletter



Our Annual Meeting

will be held at the
Franklin Fire House
on the corner of Main and Institute Streets
in Franklin, NY on

Saturday May 11, 2019

Meet and greet will be at 9:30 am
and the business meeting will be 10:00 am
with door prizes throughout (you must be present to
win)! It is centrally located for our membership.
Complimentary light refreshments will be provided and it
will be casual and comfortable!

Watch for an invitation in the mail. There will be only
one per household. Please RSVP this year!

Thank You

Mark Your Calendar
Take Advantage of Chen-Del-O FCU

Shred It Day

Saturday, April 27, 2019

9:00 am – 11:00 am

located at the Franklin Town Sheds,
Corner of State RTE 357 and
County RTE 21 in Franklin

Are you a

10 month employee?

The end of the school year is
approaching. Plan ahead and talk to
a loan officer regarding your summer
loan payments today! Don't get behind
on loan payments or any other
transfer that you might have.

Summer is coming!!!

Please watch for Enchanted Forest
Water Safari Theme Park tickets to be
on sale at discount prices. Chen-Del-O
also offers VISA Travel Money Cards for
your traveling convenience and
VISA Gift Cards for that graduation gift
or for any other purpose. Stop in and
inquire at the teller station today!



MasterCard Promotion with exceptional rates!!

Now - MAY 31, 2019

6.90% APR OR 8.90% APR

TAKE ADVANTAGE OF OUR GREAT PROMOTIONAL RATES ON ALL NEW PURCHASES, CASH ADVANCES AND BALANCE TRANSFERS – **WITH NO BALANCE TRANSFER FEE!!!!**

Don't have our MasterCard Credit Card? No problem you can apply for one!! We offer a Classic MasterCard limit up to \$5,000.00 and a Platinum MasterCard limit up to \$10,000.00.

Do you already have our Credit Card and would like to increase your limit? Call the loan department today!

Promotional MC APY on Balance Transfers, Cash Advances and Purchases if posted March 1 – May 31, 2019	MC APY on Balance Transfers, Cash Advances and Purchases posted after May 31, 2019	Annual Fee	Grace Period for Purchases	Balance Computation Method For Purchases
6.90% ^{**} or 8.90% ^{**}	8.90% ^{**} or 11.90% ^{**}	None	28 Days	Average Daily Balance Method (including current transactions)
<p>* Annual Percentage Rate ** Promotional rate of 6.90% APY or 8.90% APY on all transactions and balance transfers starting March 1 through May 31, 2019. These balances will remain at 8.90% APY or 6.90% APY until August 31, 2019. After August 31, 2019, you will be charged the standard variable APY for all transactions currently 8.90% APY or 11.90% APY. This offer ends May 31, 2019. ** 8.90% APY and 6.90% APY are on the Platinum MasterCard and 8.90% APY and 11.90% APY are on the Classic MasterCard Other Charges/Fees: Late Payment fee = \$20, Return Payment Fee = \$30, Replacement Card = \$10, Replacement PIN = \$5 and NO Balance Transfer Fee</p>				

Need to make a MasterCard Payment?!

Sign on to ezcardinfo.com or mail a payment to our office
Chen-Del-O FCU PO Box 102 Franklin NY 13775

BUYER BEWARE-Credit/Debit Cards

Have you ever ordered something over the phone or the internet and then been offered a free trial? Sometimes it's for a free trial of a product or maybe a cash back offer if you sign up for a free trial membership. Then you open your next credit card or checking statement and notice a charge for something you don't remember ordering?

In instances like this, it's important to remember that nothing is ever FREE. The charge is appearing on your credit card or checking account statement because you didn't take action to either return the product or cancel the membership prior to the end of the trial period.

So how do these companies get your credit card or account information? If you made a purchase, the merchant already has access to charge your credit card or checking account. If you have accepted the free trial offer, either verbally over the phone or online, they may bill you after the free trial period without further approval from you.

The best solution is to be informed when making a purchase. It is important to read the purchase agreement to see what you are getting into. In most cases, if you don't return the product or cancel the membership prior to the end of the trial period, you are responsible for any charges related to the transaction.

So what do you do if you have received a charge for a free trial offer you feel you didn't agree to? The first step is to contact the merchant and try to work out the dispute. Be sure to keep track of when you contacted the company and who you talked to. Save any and all receipts, especially those showing the product was returned. A formal dispute can be filed with the knowledge that the proper documentation will be required.

Holiday Closings:

PLEASE NOTE All Saturdays followed by a Monday holiday we will be CLOSED

Annual Meeting Saturday, May 11, 2019

Memorial Day

Saturday, May 25 & Monday, May 27

Looking to purchase a NEW/USED Auto?

Call ahead and start the loan process for a pre-approval and be ready to purchase that auto with convenience.

Chen-Del-O Federal Credit Union

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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	Sue Giudice
Directors	Rosarie Avila
	Kathleen Ingalls
	Mark Luetzger

Director Emeritus	Ralph Whitney (Deceased)
	Arlene Tarbell
	David Stoy

Supervisory Committee	Geraldine Simmons (Deceased)
	Joseph Grieco, Chair
	25426 State Hwy 28
	Andes, NY 13731
	Jeanne Kruser
	George Hinkley
	Stephen Zukaitis

