

April 2022



Chen-Del-O Federal Credit Union

Spring Newsletter

We are excited to announce that our **Annual Meeting** will be back to "normal" this year!!

Please join us at the

Franklin Fire House on Saturday, May 7, 2022 at 9:30AM for our Meet & Greet, with business meeting at 10:00AM!! We are offering breakfast casseroles from Franklin's own Yokel Deli, fruit and pastries. Coffee, hot tea and juice will also be provided.

DOOR PRIZES will be available, including 3 **LOAN SPECIALS!!**

RSVP required by April 27, 2022 by calling the office at 607-829-3560 Or by emailing Angela at abankowski@chendelo.org

We look forward to seeing you all in person!!



Do you have:

Big tax bills?

Big holiday debt?

Big vacation plans?

We are a small credit union with big savings for you! Mid-Winter Special Rates On Our Unsecured Loans:

6 Mos. – 3.00% APR

12 Mos. – 4.00% APR

18 Mos. -- 4.50% APR

Now – April 15, 2022



We may be small but we have great services, loan rates and member service! Maximum \$10,000. Some Restrictions May Apply. New Money Only.

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.

Saturday, June 11, 2022 9:00 am – 11:00 am

CHEN-DEL-O FCU Shred It Day

Mark Your Calendar

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

**A Message from the Plastics Department:
Debit/Credit Card Users:**

When it comes to Fraud and your accounts we are always looking out for your best interest!

How are we doing this?

- We partner with a Fraud Alert Management Team that uses a proprietary fraud business intelligence system known as FICO's Falcon Fraud Manager neural network engine.
- Our Fraud Department will call from an 800 # and will identify themselves as calling on Chen-Del-O's behalf.

What does this mean?

- Every time you use your Chen-Del-O Debit or Credit Card we are on guard 24 hours a day, 365 days a year! By utilizing Real Time Scoring and teams of Fraud Alert Specialist and Fraud Analysts and integrated neural network solutions we are providing you with a full complement of detection and prevention efforts.

Here's how YOU can help:

- Update your records with your current cell phone number and email address. The quicker our Fraud Department can get to you, the quicker fraud can be stopped and issues resolved.
- Let us know when you are traveling. This helps the Fraud Department determine fraud trends on your Debit and Credit Cards.
- CALL US! If you receive a call from the Fraud Department and aren't sure it's legitimate give us a call and we will help with the fraud alert, as we have been notified as well.
- Download our "SECURLOCK APP". This will give you further control over your Debit and Credit Cards.
- So go out and use your Chen-Del-O Debit and Credit Cards today-We've got your best interest at heart!

**Welcome Back Snow Birds!!
Please make sure you have called to
update your summer address.**

Holiday Closings:

****PLEASE NOTE** We will be**

CLOSED

*** Memorial Day
Saturday, May 28 &
Monday, May 30, 2022**

*** Juneteenth
June 20, 2022**

*** Independence Day
Monday, July 4, 2022**

We understand the seriousness of the situation in Ukraine and the security concerns it has raised throughout the whole world. We hope the military escalation in the Ukraine ends swiftly and peacefully!

Please know:

- * The safest place for your money is in your credit union account. There is no risk to keeping money in a credit union account. However, there are many risks to having cash in hand.
- * Our credit union is strong and can withstand this type of global crisis, just as we have done during the pandemic.

* All credit union deposits are insured up to \$250,000.00 per account through the National Credit Union Administration (NCUA). The insurance is the exact same that banks have with the FDIC.

- * When it comes to keeping your money safe, we're here for you!

It is also important that members be extra vigilant with their finances. Fraud and scams tend to reach a higher-level during times like this. Your credit union has your best interests in mind and is here to help you!

**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:

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|-----------------------|-------------------------|
| President | Joseph Walsh |
| Vice-President | Breck Tarbell |
| Secretary | Donald Hebbard |
| Treasurer | Sue Giudice |
| Directors | Sara Leddy |
| | Kathleen Ingalls |
| | Mark Luettger |

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|------------------------------|-------------------------------------|
| 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 |

