



# Chen-Del-O Federal Credit Union

# Summer Newsletter



July 2019

607-829-3560 • Fax: 607-829-3561 • [www.chendelo.org](http://www.chendelo.org) • [cdofcu@chendelo.org](mailto:cdofcu@chendelo.org)

## New York Credit Union Foundation Grant Awarded

In March of this year, Chen-Del-O FCU was awarded a small credit union grant from the New York Credit Union Foundation. The \$3000.00 grant will be used to help with the expenses of a required computer upgrade from Microsoft Windows 7 to Windows 10 as well as new computer modules for E-Forms, Document and Photo Id Imaging and Remote Deposit Capture. The new programs should be up and running by fall!!! The New York Credit Union Foundation was formed to assist New York Credit Unions in time of need or in the case of disaster. etc. The Credit Union sincerely thanks the Foundation for their generosity in offering grants to help small credit unions!

## Annual Meeting Recap

The Credit Union's Annual Meeting was once again held at the Franklin Firehouse on Saturday, May 11, 2019. Fifty-five members were in attendance and enjoyed morning refreshments at the 9:30AM Meet and Greet followed by the 10:00AM Business Meeting. Fabulous door prizes were awarded, including two special loan rate loans. Incumbents Donald Hebbard, Breck Tarbell, and Kathleen Ingalls were all re-elected for 2 year terms. Thank You to those who attended and if you were not able to this year.... We hope to see you next year!!!!

## **VERIFICATION OF MEMBER ACCOUNTS. \* NOTICE TO ALL MEMBERS\***

The Chen-Del-O Federal Credit Union Supervisory Committee is conducting a VERIFICATION OF ALL MEMBER ACCOUNTS for the second quarter of 2019. If a member determines there is a discrepancy in an account, please notify the Supervisory Committee of the account discrepancy in writing, no later than July 15, 2019.

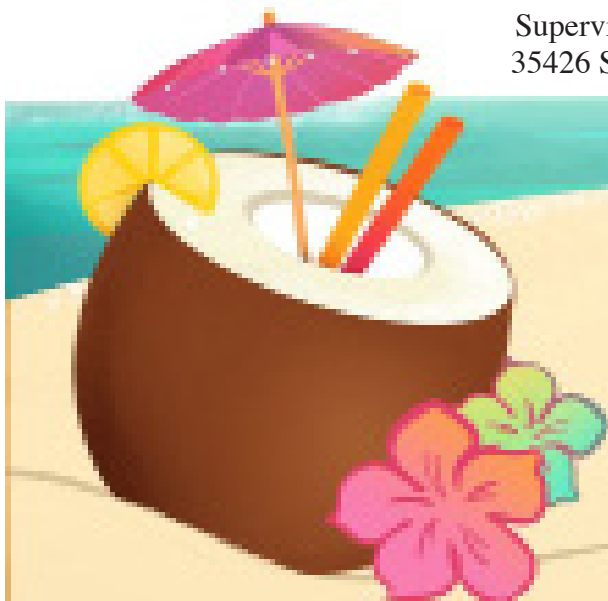
Mail information to:

Joseph R. Grieco  
Supervisory Committee Chairperson  
35426 St. Hwy 28, Andes, NY 13731

Thank you to all who participated in our Member Referral Promo. A winner has been chosen and notified. Keep an eye out for future member referral promos where you could be entered to win a \$50.00 gift card. Don't forget even if we are not running a special promo, your immediate family members are always welcome to join!! Our GREAT rates, loan promotions and services are available to ALL members.

## **Reminder 10 month employees:**

Summer is here and you will be responsible for your loan payments. Please take the time to complete the summer payment form so your payments can continue through the summer months and you don't fall behind.



## Chen-Del-O also offers VISA Travel Money Cards for your traveling convenience.

They require a minimum of \$100.00 with a \$4.00 activation fee and a \$2.00 reload fee. They can be used just like a credit card. Chen-Del-O also offers VISA Gift Cards for that graduation gift or for any other purpose. They cost just \$4.00 and require a minimum of \$10.00 and a maximum of \$500.00. Stop in and inquire at the teller station today!



### What Does Summer Mean To You?

Vacation, Bar-B-Que, Camp Fires, Star Gazing, Festivals and Fairs, Outdoor Adventures, Home Improvements?

Need some help with those expenses?

Borrow up to \$10,000 unsecured.

Contact us about our Summer Loan Special:

18 mos. - 4.00% APR

12 mos. - 3.00% APR

9 mos. - 2.50% APR

Now through September 20, 2019

Some Restrictions May Apply New Money Only

Chen-Del-O Federal Credit Union  
114 Main St., PO Box 102  
Franklin NY 13775  
Phone: 607-829-3560  
Fax: 607-829-3561  
www.chendelo.org



## Secret Santa will be back!!



We are once again working with Delaware County Office of the Aging to collect names of senior citizens who might need a little holiday cheer! We are planning to collect donations starting Mid-October through Mid-December.

Watch for further details.

## Holiday Closings:

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

Holiday Closings:

Thursday, July 4, 2019 (Independence Day)

Saturday, August 31, 2019 and

Monday, September 2, 2019 (Labor Day)

Summer is here!!!!  
We are selling  
Enchanted Forest Tickets  
at a discounted rate of \$29.00.



*Congratulations to our scholarship award winners:*

Brenna Baker, Norwich,

Hannah Baker, Norwich,

and Colin Campbell, Franklin

*We wish the very best to all our high school graduates!!!*

Chen-Del-O Federal Credit Union

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Email: [cdofcu@chendelo.org](mailto:cdofcu@chendelo.org)

Website: [www.chendelo.org](http://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 Luettger

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

