



Winter Newsletter

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 member's 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.

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Our Home Energy Loan has been extended!

Now- February 1, 2019

Windows, Doors, Insulation, Generator or Energy Efficient Appliances

Borrow up to \$5,000.00

(over the \$10,000 unsecured limit)

Up to 24 mos. @ 4.00% APR

OR

For Fuel, Wood, Propane, Pellets etc.

Borrow up to \$3,000.00

(over the \$10,000 unsecured limit)

Up to 12 mos. @ 3.50% APR

An estimate/bill or receipt that is less than 6 mos. old is required.

Some restriction may apply. New money only.

**Annual Meeting will be
May 11, 2019
held at the Franklin Firehouse**

**Chen-Del-O Federal Credit Union in
Franklin plays "Secret Santa"
for senior citizens!!**

Tis the season for giving! This Fall Chen-Del-O Federal Credit Union and its members played "Secret Santa" to some Senior Citizens who receive assistance from the Delaware County Office For The Aging. With the help of the Delaware County Office For The Aging, who provided the Credit Union with a list of items needed for individuals, the Credit Union had members shop for the items and return them, wrapped for delivery by the Office For The Aging staff. Monetary donations were also accepted and were used to purchase leftover items or were donated back to the Office For The Aging towards other programs such as their home delivered or community meals. Thanks to the generosity of our members Chen-Del-O Federal Credit Union was able to help 25 Senior Citizens enjoy their holiday season! The items were delivered prior to the Christmas holidays. Chen-Del-O Federal Credit Union (which began as Delaware County Teacher's FCU) has served the area since 1954 and is located at 114 Main Street in Franklin. To see if you're eligible for membership, check out our website at www.chendelo.org.



**MARK YOUR CALENDAR AND
WATCH FOR
FURTHER INFORMATION!
SHRED IT DAY IS ON ITS WAY!
SATURDAY, APRIL 27, 2019
9 AM-11 AM
Start saving your
important papers!**

With all consideration to our members' business and for the safety of our employees, the credit union may be closed due to adverse weather conditions. Please check our website, call the office to hear a voicemail message or listen to WCDO Radio for closures.



Holiday Closings:

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

**Mon., December 31, 2018 Close at Noon
January 1, 2019 – New Year's Day
Sat.-Mon., January 19-21, 2019
Martin Luther King Jr. Day
Sat.-Mon., February 16-18, 2019
Presidents day**



Scholarships

Once again the credit union will be sponsoring a credit union-wide college scholarship award program.

Chen-Del-O FCU members will be competing with other high school seniors from our credit union membership for the chance to win one of three \$500.00 scholarship awards offered. Qualifying students must be members of Chen-Del-O FCU and a college bound high school senior at the time of application AND a member in good standing with the credit union at the time of the award.

Applications will be available in the Guidance Office of each high school, at the credit union office, or may be downloaded from our website www.chendelo.org. **IN ORDER TO BE CONSIDERED**, all applications must be **IN OUR OFFICE PRIOR TO END OF THE BUSINESS DAY ON FEBRUARY 1, 2019.**

No faxed copies will be accepted.
Please contact the office if you have any questions!

Sad News

We are saddened to report the death of former Board Member Samuel Sandoli. Sam served as a member of our Board for ten years. We are grateful for his many years of volunteering and for being a dedicated part of the credit union. Our condolences to his family. May he rest in peace.



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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**

