



Chen-Del-O Federal Credit Union

January 2021

Winter Newsletter



Congratulations Are In Order!! Recent Promotions!!

Please join us in congratulating both Ashley Pittsnogle and Angela Bankowski in their promotions to Management!! Beginning January 1, 2021, Ashley will become Deputy Chief Executive Officer (CEO) and Angela will become Chief Operations Officer (COO)! The promotions come with the anticipated retirement of current Chief Executive Officer (CEO) Sue Giudice at the end of 2022 after 30 years at the Credit Union.

The Board of Directors recognized that the Credit Union was extremely fortunate to have two internal candidates, both very capable and willing to step-up and continue the great safety, soundness and personal service the Credit Union has always possessed. "Myself as CEO as well as the other Board of Directors are extremely pleased and proud of both Angela and Ashley! We know they'll be an excellent management team!" says CEO/Treasurer Sue Giudice.

Congratulations Ladies!!
Well Deserved!!

Weather Notice!!

With all consideration to our members business and for the safety of our employees, the credit union maybe 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.

Scholarship Awards

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 12, 2021.**

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

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.

**WATCH FOR A
MASTERCARD CREDIT CARD
PROMO IN
FEBRUARY 2021!!**

Apply for Our Home Energy Loan!

Now- March 31, 2021

Borrow up to \$5,000.00
(over the \$10,000 unsecured limit)

**Up to 6 mos. @ 3.50% APR
Up to 12 mos. @ 4.00% APR
(For Fuel, Wood, Propane, Pellets etc.)**

OR

**Up to 24 mos. @ 4.50% APR
(furnaces, appliances, pellet/wood stoves)**

An estimate/bill or receipt
that is less than
6 mos. old is required.
Some restrictions may apply.
New money only.



Holiday Closings:

****PLEASE NOTE****

All Saturdays followed by a Monday holiday we will be
CLOSED

Thursday, December 31, 2020 Close at Noon

Friday, January 1, 2021 - New Year's Day

Sat.-Mon., January 16-18, 2021 - Martin Luther King Jr. Day

Sat.-Mon., February 13-15, 2021 - Presidents Day

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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	Sara Leddy
	Kathleen Ingalls
	Mark Luettger

Director Emeritus	Ralph Whitney (Deceased)
	Arlene Tarbell
	David Stoy
	Geraldine Simmons (Deceased)
Supervisory Committee	Joseph Grieco, Chair
	Jeanne Kruser
	George Hinkley
	Stephen Zukaitis

