

Our volunteer Board of Directors, our volunteer Supervisory Committee and our staff are dedicated to providing you with a strong financial cooperative committed to your financial success.

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#### **BOARD OF DIRECTORS**

*Richard Addesa,  
President*

*Virginia Sansone,  
Vice President*

*Dana Besch,  
Treasurer*

*Bruce Smith,  
Secretary*

*Carol Dubel*

*Linda Herrmann*

*Jerome Szeffel*

#### **SUPERVISORY COMMITTEE**

*Bruce Smith  
Chair*

*Fred Watson*

*Jim Miller*

#### **STAFF**

*Ann Sweeney*

*Barbara Canzoneri*

*Brian Stumm*

*Karen Horn*

*Gretchen Zalenski*

*Lisa Kerl*

*Patricia Schmidt*

*Dave Schmidt*

*Kayla Bajak*



# **LancasterDepew**

FEDERAL CREDIT UNION

"choosing people over profit"™

*April 2010*

## **ANNUAL MEETING**

Our Annual Meeting will be held on **Wednesday April 21st from 4:00-7:00 p.m.** at the Lancaster Elks Lodge. The time is set to allow members to join the event at their convenience. The agenda will allow you to come early and mingle with other members. The business portion of the meeting is held from 5:30 pm – 6:00 pm. The refreshments are available from beginning to end and are not to be missed. To attend the business portion of the meeting does not require a ticket, but to take part in the games, prizes and refreshments it does. **Annual Meeting Tickets are \$6 presale and \$12 at the door.** Tickets are available by phone, at the Credit Union or by email. Contact us by Tuesday, April 20<sup>th</sup> to preorder your tickets.

An election for the Board is not necessary this year as there is only one candidate for each available position. The candidates for the two Board positions are the two incumbents, Bruce Smith and Jerry Szeffel. They will assume three year terms at the Annual Meeting.

## **NEW PROGRAMS COMING SOON**

**Courtesy Pay.** Over the next few months the Credit Union will be contacting our checking account holders to inquire if you wish to opt in to a new program that will afford you protection against returned checks. More information will follow. To enquire about opening a checking account please contact our Member Service Reps.

**CARFAX.** We are preparing to offer CARFAX reports to our members at discounted pricing, with some reports FREE. Watch for this new program starting soon.

**Online App.** Watch for our new online loan application. This new user friendly application will roll out in early April. We expect that this upgrade will provide members with a quick, convenient tool, improve efficiency in the office and shorten the loan process. Our loan rates will thrill you even more. Take advantage of current rate specials for your borrowing needs.

## **LDFCU**

30 Brunswick Rd.  
Depew, New York 14043-4003

**PHONE:**

716-681-1460

Toll free 866-298-6238

**FAX:**

716-681-5811

**E-MAIL:**

[msr@lancasterdepewfcu.org](mailto:msr@lancasterdepewfcu.org)

(Please do NOT email personal information)

**WEBSITE:**

[www.lancasterdepewfcu.org](http://www.lancasterdepewfcu.org)

**CATS**

(Credit Union Automated Teller):

716-206-0341

Toll free 877-526-2287

**Office Hours**

Monday-Friday: 9:00-4:30 pm

Thursday: 9:00-6:00 pm

Saturday: 9:00-noon

**Holiday & Saturday Closings**

Saturday, April 3rd

Saturday, May 29th

Monday, May 31st

Saturday, July 3rd

Monday, July 5th

**EARLY CLOSING AT 3PM:**

Wednesday, April 21st

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**ABA Routing & Transit #**

222380427

**On the web at:**

[www.lancasterdepewfcu.org](http://www.lancasterdepewfcu.org)

You can read interesting articles, find no surcharge ATMS, check out our rates, use the financial calculators, apply for a loan, and much more. Spend a few minutes with us each week and be CU knowledgeable.

## **MORE CREDIT UNION VALUE**

Credit union membership gives you so much more than just a place to save and borrow. Our other products and services offer more value to our members. Here are a few. Call for more information.

- Individual budget planning sessions
- Income tax preparation services
- School bank accounts at participating schools in Lancaster and Depew.
- Sprint discounts for members
- Discount tickets to area attractions and services
- Special Enterprise car sales
- Discounts on Enterprise rental cars
- GAP insurance on auto loans
- Disability and life insurance on consumer loans
- Vehicle warranty insurance
- Life insurance, auto insurance discounts through offers from CUNA Mutual insurance \*

Note: Many insurance offerings from third party partners are direct mailings. Remember if you wish to remove your name from marketing mailings of this nature, please call the Credit Union.

### **Children's Safety Online**

Check out the Federal Trade Commission's booklet "Net cetera" online. Download or order at [www.ftc.gov](http://www.ftc.gov) or pick up a copy at the Credit Union and use to have a dialogue with your kids about online safety.

### **Rates**

To access the Credit Union's savings and loan rates, call CATS, our automated teller system, go to the web at [www.lancasterdepewfcu.org](http://www.lancasterdepewfcu.org) or give us a call.

### **Home Banking and Voice Response**

Each of these popular systems allow members to review transactions that have already been posted or initiate new transactions in a secure environment. You can check your balance, or balance your checkbook, find out how much is in your account or request a withdrawal. Both services have information messages too. If this sounds good to you, call or email a credit union representative to sign up for home banking or the voice response system.