



July 2009

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*

*Fred Watson*

*Jim Miller*

**STAFF**

*Ann Sweeney*

*Barbara Canzoneri*

*Brian Stumm*

*Karen Horn*

*Gretchen Zalenski*

*Lisa Kerl*

*Patricia Schmidt*

*Dave Schmidt*

**SUMMER LOAN SPECIALS**

One year term signature loan rates are as low as 6.99%\* APR. Autos, boats and RVs loan rates are as low as 4.50%\*APR for 60 month term or less and 5.50%\*APR for terms greater than 60 months. Great rates, AND member discounts can reduce your rate even further. Contact a loan officer with any questions. Conveniently apply online or call us for phone or by mail applications.

\*Offer good 6/19 – 9/7/09.

**SPRINT NEXTEL DISCOUNT OFFERING TO MEMBERS**

We are happy to offer a new discounted program from Sprint. Now our members are able to receive discounts on their wireless options when their provider is Sprint Nextel. This applies to new services as well as existing customers. See the enclosed flyer for more information. We hope that you enjoy this new service.

**ANNUAL MEETING and ELECTION OF OFFICERS**

The Credit Union's annual meeting was held on April 22<sup>nd</sup>. Everyone who attended had the opportunity to receive a token prize with additional prizes awarded after the meeting. The Credit Union provided several of the prizes and many were donated by area businesses. Thank you to **AMF Lancaster Lanes, Anderson's, Apple's Deli, BAC for Women, Broadway Driving Range, Dairy Queen, Delta Sonic, Eddie Ryans, Flix, Frenchview Family Restaurant, Pizza Plant, Ronny's Pizzeria, Sal's, Salvatores' Italian Gardens and Regal Cinema** for their support of our event. Many of these businesses have been providing donations to our members for over 5 years and we all appreciate their participation.

**ELECTION OF OFFICERS**

Richard Addesa, Carol Dubel and Dana Besch were seated as Directors in an unchallenged race. On April 30 at a regular meeting, the Board of Directors then elected the officers, President Richard Addesa, Vice President Virginia Sansone, Treasurer Dana Besch and Secretary Bruce Smith. They appointed the Supervisory Committee consisting of Bruce Smith, Fred Watson and Jim Miller. They also appointed next year's nominating committee chairman, Carol Dubel.

## LDFCU

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716-681-5811

**E-MAIL:**

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**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**

Friday July 3  
Saturday July 4  
Saturday Aug 1  
Saturday Aug 22  
Saturday Sept 5  
Monday Sept 7  
Monday Oct 12

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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, try the financial calculators, apply for a loan, and much more. Spend a few minutes with us each week and be CU knowledgeable.

## WALTER J KOSTECKY MEMORIAL SCHOLARSHIP

The deadline for the scholarship applications is **July 9, 2009**. Remember any member in good standing who has completed one year of college and is continuing their education in an accredited institution as an undergraduate or graduate student may apply for one of four \$750.00 scholarships offered by the credit union. Applications are available by calling 681-1460 or going online at [www.lancasterdepewfcu.org](http://www.lancasterdepewfcu.org)

## SUMMER SKIP PAYMENT OFFERING

Members in good standing may elect skip a payment over the summer by paying a small fee. Some restrictions may apply to contact our loan department for more information.

## RATES

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

### BUYER BEWARE

We feel that a marketing and sales technique that is used and may be misleading bears comment. A company, generally mortgage refinance or insurance, will review the public record of mortgage filings and send a solicitation to a person who has taken a mortgage on their property. In their offer they will prominently display the name of the financial institution that filed the mortgage. Fine print will usually state that they are not affiliated with any financial institution.

We want you to know that while we do work with some companies whose products and services we feel can benefit our members, very few will contact you directly. For your safety and security, feel free to contact the Credit Union to verify any offer that you may receive using our name or endorsement.