



October 2008

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.

~*~

BOARD OF DIRECTORS

Richard Addesa

Carol Dubel

Bruce Smith

Virginia Sansone

Linda Herrmann

Dana Besch

Jerome Szeffel

SUPERVISORY COMMITTEE

Bruce Smith

Fred Watson

STAFF

Ann Sweeney

Barbara Canzoneri

Brian Stumm

Karen Horn

Gretchen Zalenski

Lisa Kerl

Patricia Schmidt

Dave Schmidt

Bryan Halicki

NOTICE TO ALL CREDIT UNION MEMBERS:

THE SUPERVISORY COMMITTEE IS PERFORMING A VERIFICATION OF ALL MEMBER ACCOUNTS (BOTH PAPER AND ELECTRONIC STATEMENTS). IF THERE IS AN ERROR IN YOUR ACCOUNT, PLEASE CONTACT BRUCE SMITH, CHAIRPERSON OF THE SUPERVISORY COMMITTEE BY MAIL AT 2082 COMO PARK BLVD, LANCASTER, NY 14086-3061.

Your Deposits Are Safe

The shares in your credit union are insured by the National Credit Union Share Insurance Fund (NCUSIF), an arm of NCUA. This fund is backed by the US government. Your credit union pays a capitalization deposit into the NCUSIF, which is adjusted annually based on the total amount of insured shares and deposits in the credit union. Insured credit unions are required to deposit and maintain one percent of their insured shares and deposits in the NCUSIF. Your share insurance is similar to the deposit insurance protection offered by the Federal Deposit Insurance Corporation (FDIC). At this time this deposit insurance has been increased to \$250,000.00 in an action signed into law by the President. This increase is effective through December 31, 2009. A similar increase has been provided to the FDIC.

In addition to the deposit insurance your credit union is well capitalized and engages in conservative investment and lending policies. Our balance sheet has low risk. The Board of Directors and management officials of the credit union act cautiously and take their responsibilities seriously.

For additional information, feel free to call the credit union. We would be glad to answer any questions that you might have and we also have some printed materials that we can forward to you.

International Credit Union Day

We will be celebrating International Credit Union Day on Thursday, October 16th. Stop by the office and share in the celebration.

Holiday Shopping

We will have a supply of Visa gift cards, movie tickets, entertainment books, Delta Sonic tickets and more for your shopping 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

WEBSITE:
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 Oct 11
Monday Oct 13
Saturday Nov 8
Tuesday Nov 11
Thursday Nov 27
Saturday Nov 29
Thursday Dec 25
Saturday Dec 27
Thursday Jan 1, 2009

ABA Routing & Transit #
222380427

We're on the Web!
See us at:
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.

Home Banking Service A Member Favorite

Have you signed up for home banking? If you haven't, then you may not be aware of all that you are missing. 24 hours a day, 7 days a week, you can easily transfer money from savings to checking to loans. You can view your balances. Use the sort key to organize your transactions. Wondering who you wrote that check to? Just click on the check number and see an image. Click on the checks tab and you can search for a particular check number or sort by number or date. You can even withdraw money and have a check mailed to you.

Sound good? You must sign up with us first, so call Lisa at extension 109 or speak with another credit union representative and sit back and enjoy the convenience. While you are at it, ask us to include electronic statements too, for quick delivery of that very important account statement.

Are you eligible for our Family Discount?

We have always offered great discounts to our members who use our services. This year, in keeping with our "cu family" philosophy, we began to offer a special discount to you and your family. How does it work? If someone within your family has an auto loan with the credit union, then the next family member to borrow may receive a discounted rate!

Even if you don't qualify for the family discount, we are certain that you will be pleased with our rates and our service.

Another attractive benefit of borrowing from the credit union is our member pay life and disability insurance to protect your family and our auto warranty protection package to guard against high repair bills. If you are thinking of adding these insurances, check with us first.

Call Brian or Gretchen for more information on any loan or loan product from the credit union.

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 or give us a call.

Holiday Loans Available

If you are a little short on cash this holiday season, be sure to check with the credit union for loan information. Our rates are posted on the web along with our loan application. Also you can listen to our rates on CATS, our automated teller.

Start now to plan for next year with a savings account. We offer a savings account similar to a club account that you can start at any time for any of your special savings needs. It takes only a few minutes to open and brings so much piece of mind.