



October 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

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President*

*Virginia Sansone,
Vice President*

*Dana Besch,
Treasurer*

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Karen Horn

Gretchen Zalenski

Lisa Kerl

Patricia Schmidt

Dave Schmidt

Kayla Bajak

MARIE DIANA

1915 -2009

It is with deep sadness that we report the loss of a longtime Credit Union supporter, Marie Diana. Marie died on September 16, 2009 at the age of 94. Her life was full as she served as a leader in the workplace in the Lancaster Central School District and at our Credit Union.

Marie brought a special kind of dedication to the Credit Union. She was a Board member from 1957 – 2002, serving as the Board Chair from 1957 through 2000. It was the longest that any volunteer ever served and her contribution was always of the highest quality. Marie's efforts over 45 years helped to shape the Credit Union to the institution we are today. She saw the growth of the Credit Union in a positive light and worked to ensure that the future would be strong and beneficial to our members.

International Credit Union Day

We will be celebrating International Credit Union Day on Thursday, October 15th. Stop by the office and share in the celebration.

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.

For an alternative option, 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.

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
(Please do NOT email personal information)

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

Monday, October 12
Wednesday, November 11
Thursday, November 26
Saturday, November 28
Friday, December 25
Saturday, December 26
Saturday, January 1

ABA Routing & Transit #
222380427

On the web at:

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.

Accidental Death and Dismemberment Insurance

We were offering two free accidental death and dismemberment insurance policies through two different companies, Cuna Mutual and National Income Life Insurance Company (NILICO). We cancelled with NILICO and wish to inform you that the free insurance offered by them is no longer in force. This cancellation was not due to the quality of the products. If you chose to purchase additional insurance from this company we have no reason to doubt their quality. The Credit Union is simply no longer affiliated with them.

The problem with the company stemmed from their insistence of visiting the member's home whenever the member would request any information or request a beneficiary designation on their insurance policy. We received 5 complaints from members and decided that their discomfort and the future potential for discomfort outweighed the benefits.

We do still offer this insurance through Cuna Mutual Insurance. Cuna Mutual does not visit your home and simply sends mailed information periodically throughout the year.

If you wish to remove your name from marketing mailings of this nature, please call the Credit Union.

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, 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.

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.