GREATER CHAUTAUQUA

Federal Credit Union

Autumn Newsletter 2026

$250 CASH! New Member Drawing

$250 CASH! New Loan Drawing

$150 CASH! Go Green Drawing

$100 CASH! Facebook Bingo

$250 CASH! Debit Card Drawing

$50 CASH! Youth Member Drawing



What's inside...

- 86th Annual Dinner and Meeting
- *NEW* Tap-to-Pay Debit Cards
- Scholarship Program
- **Member CA$Hpreciation Month**
  - Over $3,000 in CASH & PRIZES!
- GCFCU Events & Community Support
- *New* 3D Secure Authentication
- *Coming Soon* FedNow
- Privacy Notice

www.GreaterCFCU.com

EQUAL HOUSING OPPORTUNITY

Falconer	Dunkirk	Jamestown	Mayville
51 E Main St	57 Lakeshore Dr W	501 W 5th St	41 S Erie St
(716) 665-3799	(716) 366-8150	(716) 488-0910	(716) 224-4201

Greater FEDERAL CREDIT UNION Chautauqua

Federally Insured by NCUA.

86th Annual Dinner & Meeting - June 6, 2026

Thank you to the more than 150 members, volunteers, officials, and GCFCU employees who attended our 86th Annual Dinner and Meeting and helped make this year's event another great success!

Congratulations to the following Board of Directors and Supervisory Committee members on their nominations and appointments to continue serving our membership. Your commitment, leadership, and dedication play a vital role in the success of our credit union. We are sincerely grateful for the time, talent, and support you provide, and we thank you for your continued service to our members and community.





Board of Directors

- President, Kelly Rhinehart • Vice President, Tracy Pierce • Treasurer, Maureen Langebartel
- Assistant Treasurer, Darlene Barney • Secretary, James Kianos
- Directors- Brian Coffaro, Kenneth Burnett, Rodney Kolstee, Tammy McCool

Supervisory Committee

- Chairperson, Marsha Butler • Vice Chairperson, Rebecca Mead • Secretary, Angela Ricotta
- Committee Members- Bonnie Larkin, Dale Ricker

Congratulations, 2026 Scholarship Winners!

This year, **we awarded 10 college scholarships totaling $6,050** to the following young credit union members. We are proud to support their academic journeys and future success.



- Ella Biddlecom ~ Dunkirk High School
- Addison Cappalino ~ Jamestown High School
- Keenan Cruz ~ Dunkirk High School
- Allison Hellwig ~ Fredonia High School
- Giada Kirell ~ Dunkirk High School
- Allie Marsh-Durphy ~ Randolph Central High School
- Jaynie Neail ~ Home School
- Lucie Neail ~ Home School
- Gavin Richardson ~ Randolph Central High School

As well as 2 Dale Preiss Community Service Scholarships totaling $900:

- Addison Cappalino ~ Jamestown High School
- Allie Marsh-Durphy ~ Randolph Central High School



GCFCU's "Contactless" Debit Card is here!

A simple, secure tap is all it takes to pay for the things you need. With our contactless feature, checkout is faster than ever while maintaining the security you expect from your GCFCU debit card.

How It Works

- Look for the contactless/tap symbol, , on the payment terminal.
- Hold your card, phone, or wearable device over the symbol.
- Wait for the green light or beep to confirm your payment.



Safe and Secure

- Each transaction generates a unique, one-time security code.
- Your actual card number is never shared with the merchant.
- Your card or device must be within a few inches of the reader to complete the transaction.
- Contactless payments provide enhanced security vs. traditional magnetic stripe transactions.

Want a new contactless card? Contact GCFCU to replace your current card with a contactless card and start enjoying faster, more convenient payments today!

Member CA$Hpreciation Month

October 2026

*To show our appreciation to **You**, our valued member, we are...*

- Giving away CA$H & Buffalo Bills TICKETS!
- **Waiving Coin Return Fees!** (on up to $500 in deposits for the month)

October Drawings:

☐ NEW Member Drawing

Become a new member with at least 1 qualifying active account for a chance to **WIN $250 CASH!**

Free Reward Checking (with at least 3 transactions)
Lucky Savers Acct (with at least 3 deposits)

Referring Members could **WIN $100 CASH!**

☐ Go Green Drawing

Sign up for e-Statements for your chance to **WIN $100 CASH!** PLUS, all members enrolled will be automatically entered into an additional drawing for a chance to **WIN $150 CASH!**

Enroll through the Statements Tab in your Online Banking Account.

☐ New Loan Drawing

Open a loan for a chance to **WIN up to $250 CASH!** Loan must be a minimum of $2,500. Excludes refinances of existing GCFCU loans.

☐ Facebook Bingo

Pick up your Bingo Booklet TODAY!

Be the first person to turn in a winning bingo card at 1 of 4 branch locations to **WIN $50 CASH!** Plus, every winning bingo card turned in will be entered to **WIN $100 CASH!**

☐ Youth Member Drawing 18 & younger

Stop in and make a deposit to your Youth Account for a chance to **WIN $50 CASH!** 1 entry/day.

☐ Debit Card Drawing

Use your debit card in October for everyday purchases, online shopping, bill payments, recurring subscriptions, and more for a chance to **WIN $250 CASH!** For every 17 qualifying transactions, you'll earn 1 entry.

- Minimum transaction amount: $1.
- **Your 17 transactions must average at least $17 each** (a minimum of $289.00 in total purchases per entry).
- ATM withdrawals and ATM/Debit Card deposits do not qualify.

Members with a GCFCU Debit Card will be automatically entered for a chance to **WIN 2 BUFFALO BILLS vs Chicago Bears Tickets!** (Seating located in the 100 level end zone for the Saturday, December 19th game.)

- No purchase necessary. Purchases will not increase the odds of winning tickets.
- Drawing is open to members age 18 and older with an active debit card account as of the drawing date, October 30, 2026.
- The Buffalo Bills and NFL are not sponsors of, and are not affiliated with, this promotion. Sponsored soley by GCFCU.
- Official drawing rules are available upon request.

Plus, we are celebrating **International Credit Union Day** all week, Oct. 13th - 16th, with these EXCLUSIVE membership perks...

- Have a chance to **WIN up to $100 CASH** just by stopping in to enter our Member Appreciation Drawing!
- Enjoy baked goods made by our staff and refreshments!
- Pick up your 2027 Pocket Calendar!

INTERNATIONAL CREDIT UNION DAY
OCTOBER 15TH

GCFCU Events and Community Support

Chautauqua Lake Dragon Boat Festival and **Rubber Ducky Race** August 2026

Thank You for Making the 8th Annual Chq Lake Dragon Boat Festival & GCFCU Rubber Ducky Race a Success!

What an incredible day of community, teamwork, and fun! The 8th Annual Chq Dragon Boat Festival and the GCFCU Rubber Ducky Race brought together racers, volunteers, community partners, staff, and supporters for another unforgettable event.

With 15 race teams, hundreds of spectators, 20+ food and craft vendors, a great DJ, and more than 1,100 rubber duckies racing to the finish line, the day was filled with energy and excitement!

A heartfelt thank you to everyone who purchased Rubber Ducky Race tickets, those who attended or worked at the event, and to those who volunteered their time, all of which helped make the event possible. We are especially grateful to our GCFCU Team who once again demonstrated their commitment to serving our members and community.

Congratulations also goes out to the GCFCU Dragon Boat Team, who earned two second-place preliminary finishes before powering their way to a first-place victory in the division finals! Also, congratulations to our Rubber Ducky Race Winners.

Over the year, thousands of dollars have been raised to benefit the Chautauqua Lake Association, Filling the Gap, Chautauqua Lake Rowing Association, Lakers Sled Hockey, The Samaritan House, and GCFCU's Toys for Kids and Blue Star Mothers Collections. Events like these showcase the strength of our community and the impact we can make when we come together. Thank you all for your support. We look forward to seeing you next year!











Save the Date for the 9th Annual Chautauqua Lake Dragon Boat Festival and Rubber Ducky Race, Saturday, August 14, 2027!

CASA Pinwheels for Prevention April 2026

Court Appointed Special Advocates FOR CHILDREN

A heartfelt *thank you* to our members for helping us support CASA of Chautauqua County! Each year, our staff sell $1 Paper Pinwheels and $2 Garden Pinwheels to raise funds for this wonderful organization. With the support of our members, our four locations raised an amazing $4,030 this year. Since 2019, we have proudly contributed more than $26,000 to support this incredible organization and the important work it does for children in our community.



Community Buyout Double-Header July 2026

Thank you to everyone who came out to the ballgame and helped us make a difference in our Community! We hope you enjoyed the games! The total funds we donated to the St. Susan Center, with the help of the Tarp Skunks, was $345 plus the largest amount of canned goods we have EVER collected!



Chautauqua Safety Village

Stop by the Credit Union building for a Spooktacular time during the **Halloween Fun Fair** on Wednesday, October 28th!



Help GCFCU Make a Difference by donating to our Holiday Collections ~ and as a Thank You, you'll be entered to ***WIN $100 CASH!***

GCFCU's TOYS FOR KIDS

GCFCU is collecting new, unwrapped toys, books, games, puzzles, and other gifts to help make the holidays brighter for children in our community.





Donations can be dropped off at any branch from now until December 4th!

Blue Star Mothers

GCFCU is also collecting items for Holiday Care Packages that will be shipped to our deployed troops this holiday season. Donations of snacks (beef sticks, trail mix, popcorn, etc.), personal care items, games, puzzle books, and holiday cards are welcome.



Stop by a branch to make a donation and remind our troops that our community is grateful.



January is our annual

Super Bowl Pool

SUPER BOWL POOL

Giving away 16 CASH Prizes!

- Use your GCFCU Debit Card as "Credit" in January
- Bring in **2 receipts for 1 square** for a chance to **WIN up to $100 CASH!**





Youth Month

In April, we once again challenged our youth members to "get saving", "get reading", "get fit", and "give back' for a chance to WIN AWESOME PRIZES (ex. theme park tickets, disc golf set, ear buds and more) totaling over $1,200! THANK YOU to our 60+ Youth Month participants along with their parents and grandparents. We appreciate you and your continued support of our programs!

JOIN TODAY for this & more!

Youth Summer $tash Program July - August 2026

Every Summer, we encourage Youth Members to "Stash their Cash" by giving them a weekly drawing slip for a chance to WIN CASH! The more weekly deposits they make, the more chances they earn to WIN the GRAND PRIZE; tickets to Waldameer Park and Water World or Splash Lagoon! It's never too early to teach financial literacy in hopes of financial wellness! Thank you to all participants and especially the parents and grandparents for helping us encourage the importance of saving.



GCFCU's Annual **SCHOLARSHIP PROGRAM** for Graduating High School Seniors

This November - Apply for 3 Scholarship Programs with 1 application:

- Greater Chautauqua FCU Scholarship
- WNY Tri-Chapter of NY Credit Unions Scholarship
- NYCUA's Statewide College Scholarship Program

GCFCU has a partnership with **sallie mae**!

Find the student loan that's right for *you*!

Full-time, half-time, or less than half-time?

- ✓ No origination fees
- ✓ 3 repayment options
- ✓ Apply in minutes



APPLY HERE:
https://www.greatercfcu.com/about-us/youth-membership-perks

Products & Services Spotlight

3D Secure Authentication



On August 17, GCFCU introduced 3D Secure Authentication, an enhanced fraud prevention tool designed to better protect your online card transactions.

When certain online purchases are identified as higher risk, you may receive a one-time passcode by text message or email to confirm the transaction. (The text will be from phone numbers 90742 or 79482. Email will be from secure@otp.velera.com)

If you receive a passcode via text or email for a transaction that is not yours, please call the Credit Union at 716-665-3799, option 2, as soon as possible to report an unauthorized attempt on your debit card.

These verification messages will include additional details, such as the merchant's name and purchase amount, helping you identify legitimate purchases more easily.

This new security feature provides:

- **Enhanced protection against fraud**
- **Greater confidence when shopping online**
- **Improved visibility into transaction details**

IMPORTANT: One-time passcodes should never be shared with anyone. GCFCU will never ask you for a passcode by phone, text, or email.

Coming Soon: FedNow Instant Payments!

Great things are coming to Greater Chautauqua Federal Credit Union! Soon, you'll have access to FedNow®, **a new instant payment service that lets you receive money in seconds, any time of day or night.**

What is FedNow?
FedNow is an instant payment network that allows participating financial institutions to move money between accounts in real time. Whether it's a payment from your employer, a friend, or a transfer between accounts, funds are available within seconds instead of waiting days for processing.

Benefits You'll Love:

- **Money Moves Instantly** Send and receive funds within seconds.
- **Available 24/7, 365** No waiting for business hours, weekends, or holidays.
- **Immediate Access to Funds** When you receive money, it's available right away.
- **Safe & Secure** FedNow includes security features designed to support payment integrity and data security.

FedNow 24/7 SM INSTANT PAYMENTS

Faster payments. Greater convenience. More control of your money.

Stay in the know with Online Banking Alerts!



Life moves fast. Keep tabs on your finances with real-time account alerts delivered by text message or email, whichever you prefer.

Set up alerts for:

- ✓ Low balances
- ✓ Deposits &p withdrawals
- ✓ Check holds
- ✓ Overdraft activity

And more!

It's easy, convenient, and helps you monitor your accounts anytime, anywhere. **Log in to Online Banking today and customize your alerts in just a few clicks!**



Ask for our **KASASA REWARDS℠ CHECKING!**
It's our superpower.

ONLY $25 DEPOSIT TO OPEN!

- Cash Back or High Interest Rewards!
- ATM Fee reimbursements!
- No monthly maintenance fee!

Just do a few simple things you're probably already doing...

- ✓ Have at least 12 debit card purchases
- ✓ Go green with eStatements
- ✓ Have at least 1 Direct Deposit, ACH Payment/Credit, or Mobile Deposit

Terms and conditions apply.

Important Member Communications

Potential Data Security Incident Involving TruStage

We want to make our members aware of a recently reported data security incident involving TruStage, a third-party provider of insurance products and services used by many credit union members nationwide.
At this time, the incident remains under investigation by TruStage. We want to reassure our members that the credit union's internal systems have not been impacted or compromised as part of this event. Additionally, based on the information currently available, we are not aware of any member data shared by our credit union that has been compromised.
Protecting our members' information remains a top priority. Out of an abundance of caution, we encourage members to remain vigilant, monitor financial and insurance-related accounts and communications, and be cautious of any unexpected requests for personal information.

We are actively monitoring the situation and will provide updates if additional information becomes available.

Thank you for your continued trust and membership.

Privacy Notice

Greater Chautauqua FCU 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 a member service representative at (716) 665-3799.

We are committed to providing you with competitive products and services to meet your financial needs, which necessitates that we share information about you to complete your transactions and to provide you with certain financial opportunities. In order to do so, we have entered into agreements with other companies that either provide us services 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 members' 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 to them.

Information we collect and disclose about you

We collect and may disclose nonpublic personal information about you from the following sources:

1) Information we receive from you on membership and loan applications and other forms;
2) Information about your transactions with us or others;
3) Information we receive from a consumer reporting agency;
4) Information obtained when verifying the information you provide on an application or other forms, such as from your current or past employers or from other institutions where you conduct financial transactions.
5) 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 Greater Chautauqua FCU 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 nonpublic personal information about you to those employees and volunteers who have a specific business purpose in utilizing your data.

Our Office Staff, Board of Directors, and Supervisory Committee are all trained in the importance of maintaining confidentiality and member privacy.

We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic information.

Upcoming Events & Holiday Hours

- **October:** Member CA$Hpreciation Month
- **Monday, October 12:** CLOSED for Columbus Day
- **November:** Scholarship Packets are available
- **November:** Toys for Kids & Blue Star Mothers Holiday Care Package Collections in our offices
- **Wednesday, Nov. 11:** CLOSED for Veterans Day
- **Thursday, Nov. 26:** CLOSED for Thanksgiving
- **Friday, November 27:** CLOSE at 1pm
- **Thursday December 24:** CLOSE at 1pm for Christmas Eve
- **Friday, December 25:** CLOSED for Christmas
- **Thursday, December. 31:** CLOSE at 1pm for New Years Eve
- **Friday, January 1:** CLOSED for New Year's Day
- **January:** Sign & Win Superbowl Pool