

GREATER CHAUTAQUA

Federal Credit Union

Autumn Newsletter 2021

New Jamestown Location OPENING SOON!



*There's still time to
enter the drawings!* 

Exciting News

- Expanded Field of Membership!
- New Jamestown Office Location!
- New Mobile Deposit!
- Reward Checking Accounts!

Events & Community Support

- Annual Meeting and Elections
- Scholarship Program
- Youth Month Winners!
- Youth Summer Stash Winners!
- Casa Pinwheels for Prevention
- **Member CA\$Hpreciation Month!!**
- YMCA Battle of the Businesses
- Cenotaph Memorial Brick Adoptions
- Walk 4 Paws

Important Communication

- Dormant Account Policy
- What to do when you suspect fraud
- New ATM's and Coin Machines
- Updated Fee Schedule *And more!*



Find the **3 spiders** hidden within
this newsletter for a chance to



WIN \$100!

Submit spider locations at www.GreaterCFCU.com or by visiting/calling
our Falconer, Dunkirk or Mayville offices by **Friday, November 5th.**



www.GreaterCFCU.com



Falconer
51 E Main St
(716) 665-3799

Dunkirk
57 Lakeshore Dr W
(716) 366-8150

Jamestown
501 W 5th St
opening soon!

Mayville
41 S Erie St
(716) 224-4201



Exciting News!



welcoming *all* who call Chautauqua County "*Home*" along with those who work, worship or attend school within the community!

New Jamestown Branch ~ Opening Soon at 501 West 5th Street!

Our new office is going to be a FULL SERVICE Branch with three teller stations, two drive-up lanes, an ATM that accept deposits, a Night Deposit Box, and a Loan Department! Watch for more details about our Grand Opening Celebration!



Turn your coins into CASH or SAVINGS with our new Coin Machines!

GCFCU is excited to announce we are partnering with Coinstar to bring in multiple new machines to improve our coin counting service! Our goal is to offer this service at all of our branch locations! Please note: Due to the additional expense, we've found it necessary to implement a nominal service charge of 3% for members, 6% for members using the machines for business purposes (including buying and selling of coin), and 6% for non-members. **This fee will be effective as of November 1, 2021.**



Greater Chautauqua FCU Mobile Banking App Have all the convenience of Online Banking from your Smart Phone.

Now with Mobile Deposit!

- Sign in with Thumb Print Recognition
- Access real-time account information
- View e-Statements & check images
- Transfer funds
- Pay bills with GC Express Pay
- and more!

Download the free GCFCU Mobile App in your Google Play or App Store.

Deposit a check with a snap of a finger... *Picture*

- Select 'Mobile Deposit' from the bottom right of your Mobile App or from the Mobile App Menu.
- Read and accept the Mobile Deposit Agreement.
- Wait for approval (typically within 1 business day).
- Once enrolled, you will receive instructions by email.



Google Play and the Google Play logo are trademarks of Google Inc. Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries.

BUH-BYE BORING CHECKING. HELLO REWARDS!

- ▶ Choose to earn monthly CASH BACK or HIGH INTEREST Rewards!
- ▶ Plus, earn back your ATM Fees!



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

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

Ask for KASASA

Free checking. Awesome rewards. Outstanding local service.

THIS OCTOBER, bring your checking to GCFCU for your chance to **WIN \$100!**

Terms and conditions apply for Kasasa Rewards. Visit our site or call our offices for more information!

Compare our Checking Accounts to see which is BEST for YOU!!

Best for...	High Interest Checking	<i>Most Popular</i> Cash Back Checking	Simplified Checking
Account	Kasasa Cash®	Kasasa Cash Back®	Basic Checking
Monthly Fees	No	No	No
Rewards	High Interest earnings up to 2.25% APY* depending on balance	Earn 3.00% cash back on debit card purchases* - up to \$9 per month, \$108 per year!	No
Benefits	<ul style="list-style-type: none"> • No minimum balance • Unlimited check writing 	<ul style="list-style-type: none"> • No minimum balance • Unlimited check writing 	<ul style="list-style-type: none"> • No minimum balance • Unlimited check writing
Refunds on ATM Withdrawal Fees	Up to \$12 monthly*	Up to \$12 monthly*	No
Free Online & Mobile Banking Access?	Yes!	Yes!	Yes!
Free Debit Card?	Yes!	Yes!	Yes!
Links to High Interest Kasasa Saver?	Yes!	Yes!	No
Minimum Opening Deposit	\$25	\$25	\$25

* APY = Annual Percentage Yield. APY's accurate as of 11/1/2021 and are subject to change without notice.



GCFCU Events and Community Support

Join us virtually
for our

81st

Annual Meeting & Scholarship Report

Monday, December 6th at 7:00pm

Receive an attendance gift &
WIN PRIZES!

Online RSVP coming soon

2021 Board Elections

Board nominations are closed and will not be accepted from the floor. If you are interested in running for the Board of Directors in the 2022 Election, please visit our website listed below for more information. The credit union is also seeking dedicated members who are interested in volunteering for a position on our Supervisory Committee.

Visit: our Annual Meeting and Elections Page located under Credit Union Events to learn more
OR Call: (716) 665-3799 ext. 1012

<https://www.greatercfcu.com/about-us/credit-union-events/annual-meeting.html>

Thank you

to our always supportive members for making our community support efforts and fun events so successful!

Congratulations to our 2021 Youth Month Winners!



Debra C.
\$50

New Youth Member Drawing

Joanna G.
\$75

Parent/Guardian Challenge

William H.
\$50

CASA Pinwheel Drawing

Kiara G.



ASUS VivoBook 15

Yazmin L.



Dinosaur Robot

Autumn B.



Samsung Charger Pad

Marijayne B.



Amazon Fire

Connor N.



Samsung Galaxy Buds w/ Charging Case

Kyra E.



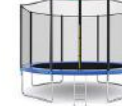
16' Triple Lane Slide w/3 Boogie Boards

Addison D.



Inflatable Tandem Kayak

Angela P.



Trampoline w/ enclosure (12')

Riley S.



Dome Climber (10' x 5')

Madison C.



Inflatable Pool (10' x 6' x 2')

Julia I.



Inflatable Log Battle (4 total!)

Chloe B.



11pc. Ninja Warrior Obstacle Course

Gaberiel V.



Spikeball Game Set

Christian S.



Sand & Water Table

Scotlyn B.



Razor Scooter

Lucas A.



Dino STEM Set & T-rex PlayDoh Kit

Serenity B.



Bloxxels & Safe

Zoey W.



Bubble Machine, 4 Bubble Wands, 2-32 oz. Bubbles

Congratulations, Youth SUMMER \$TASH Winners!

- Week 1 Winner = Connor N.!**
Giant Backyard Water Slide w/ sprinkler system and 2 sleds or \$75 CASH!
- Week 2 Winner = Waylin G.!**
2 Waldameer Combo Passes or \$50 CASH!
- Week 3 Winner = Owen H.!**
Razor Scooter or \$50 CASH!
- Week 4 Winner = Blake N.!**
2 Peek'n Peak Mountain Adventure Combo Passes or \$50 CASH!
- Week 5 Winner = Christian S.!**
2 Passes to Darien Lake or \$50 CASH!
- Week 6 = Mason S.!**
2 Passes to Splash Lagoon or \$50 CASH!
- Week 7 = Lucas O.!**
Kindle Fire or \$50 CASH!
- Week 8 = Blake D.!**
Galaxy Ear Buds or \$75 CASH!

GCFCU's Scholarship Program

Congratulations
Graduating Class of 2021

GCFCU participates in the New York Credit Union Associations (NYCUA) State and Local Chapter Level Scholarship Program. This year the NYCUA awarded 41 scholarships totaling \$30,750!

In addition to the statewide and local programs, GCFCU sponsors its very own Scholarship Program for our graduating members! We awarded 11 scholarships totaling \$5,450 and a Dale R. Preiss Community Service Scholarship for \$550!

Best wishes for continued success as you begin your journey to higher education!

- Alina Beadle**
Silver Creek Central School
- Emma Romanik**
Silver Creek High School
- Corinne Covert**
Silver Creek High School
- Grace Warsitz**
Cassadaga Valley Middle/High School
- Rachel Glowniak**
Dunkirk High School
- Britta Johnson**
Maple Grove Jr./Sr. High School
- Hailey Roush**
Chautauqua Lake Central School
- Lauren Tracy**
Jamestown High School
- Brielle LeBaron**
Cassadaga Valley Middle/High School
- Jeremiah White**
Sweet Home Senior High School
- Noah Richne Richner**
Cassadaga Valley Middle/High School

Start preparing for your future!



Build a **positive** credit history all while growing a **savings account!**

Get the \$\$ you need for your education...

- Loans for:
- Undergraduates
 - Graduates
 - and parents!
-

GCFCU's 2022 College SCHOLARSHIP PROGRAM

Compete in 3 Scholarship Programs to receive up to:

- \$1,500 from GCFCU
- \$1,000 at the NY State Level
- \$500 at the Jamestown Chapter Level

Applications will be mailed to Members age 16 -19 in November. Applications will also be available in our offices and online.



CASA
Court Appointed Special Advocates FOR CHILDREN

CASA OF CHAUTAUQUA CO., INC.

Thank you for your generous donations during the 2021 Pinwheels for Prevention Fundraiser. Together, we were able to donate \$5,042.78 to **CASA of Chautauqua County, Inc.!**

Join us for Member CA\$Hpreciation Celebration!



from October 1st - October 31st

International Credit Union Day
is October 21, 2021!

Ways to Win

New Member Drawing - Join TODAY for a chance to **WIN \$100!**

New Account

Open one of the following accounts (with at least the required minimum deposit) for a chance to **WIN \$100!**

- Kasasa Reward Checking or Basic Checking account
- Holiday or Vacation Club
- Share Certificate (Including Lucky Saver)

Digital Banking

Sign up for a free electronic services for a chance to **WIN \$200!**

- Online Banking
- GC Express "Bill" Pay
- Text Banking
- E-Statements
- Mobile Deposit

Kasasa Reward Checking

Meet the qualifying criteria in October for a chance to **WIN \$350!**

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

Youth Members (ages 18 and younger) Open any of the following for your chance to **WIN \$100!**

- Share Account (Opens Membership)
- Teen Checking (16+ with parent)
- Billy's Club or Teen Club
- Teen Certificate
- Credit Builder Loan

New Loan

Open a loan for a chance to **WIN \$350!**
(Loan must be minimum \$500. Excludes refinances of existing GCFCU Loans.)



play for a Chance
to WIN up to...
\$150.00!

"Like" us to play bingo on our Facebook Page every day in October! (/GCFCU)

- Be the first person to turn in a standard bingo at 1 of 3 branch locations to **INSTANTLY WIN \$50!**
- KEEP PLAYING... every winning bingo card turned in will have a chance to **WIN \$100!**
(Winning bingo for drawing = H pattern)

Bingo Booklets will be available in our Falconer, Mayville and Dunkirk locations from late September through October! (Limit 1 booklet per member.)

Exclusive for October 18th - 22nd

Member Appreciation Drawing Receive a drawing entry during your visit for your chance to **WIN \$150!**
(Limit 1 entry/day)



Support **6** local non-profit Organizations!

Make a donation NOW - November 5th for a chance to **WIN \$500** & 1 of 3 **Lottery Baskets!!**



1 Ticket for \$5 or 3 Tickets for \$10

Proceeds benefit:

- Lakers Disabled Sled Hockey
- WCA Foundation (LINKS Charity Cancer Care Fund)
- Chautauqua County & Lakeshore Humane Societies
- GCFCU's Annual Warmth and Toys for Kids Drive
- Blue Star Mothers Holiday Care Package Collection

GCFCU Events and Community Support

Jamestown YMCA's 33rd Annual Battle of the Businesses September 11th - 18th



GCFCU proudly sponsored and participated in the 33rd Annual Battle of the Businesses which promotes wellness, team-building, and friendly competition between local businesses each year. THIS YEAR, we joined forces with Trinity Biotech, had a great time and even took *2nd Place!* Congrats to our Team Members!



GCFCU "Cenotaph Memorial Brick" Adoptions

The Chautauqua Hometown Heroes Veterans Memorial is now the home to local veterans who have been buried in foreign soil and those who are missing in action. Located in the Mayville Cemetery, this memorial displays 660 cenotaph bricks, 5 of them proudly adopted by GCFCU.



- 1st LT. Kermit C. Miller
BFC / World War II / Buried in France
- 5th Class William W. Ingerson
BFC / World War II / Buried in Belgium
- Private - Harold W. Hanson
BFC / World War II / Buried in Honolulu Hawaii
- Private - Wayne H. Steinhoff
BFC / World War II / Buried in Tunisia
- Seaman 2nd Class - Robert LaVerne Ward
BFC / World War II / Buried in Corozal Panama



Hometown Heroes Memorial Website: <https://chautauqua-hometown-heroes-veterans-memorial.ueniweb.com/>

This November, help GCFCU make a difference by bringing smiles to local children & service men & women overseas for the Holidays!

- We will have collection boxes in our Falconer, Dunkirk & Mayville lobbies for
 - GCFCU's Warmth and Toys for Kids Collection
 - Blue Star Mothers Holiday Care Package Collection for our deployed service men and women

If you prefer to donate cash, GCFCU will do the shopping for you!



WALK FOR PAWS
Pet Costume Parade

in conjunction with the Chautauqua Mall's Howl-O-Ween event!

Saturday, October 30th
at the Chautauqua Mall

Register at www.chqhumane.org and create your fundraising page!

Raise:

- \$50+ receive a Walk for Paws t-shirt
- \$175+ WIN Prizes!

Holiday Club Accounts

Balances will be transferred to Share Accounts on Election Day!

~ November 9th ~

Don't have one yet?!
Open yours TODAY!

Holiday Hours

- Columbus Day Oct. 11 **CLOSED**
- Veterans' Day Nov. 11 **CLOSED**
- Thanksgiving Nov. 25 **CLOSED**
- Black Friday Nov. 26 **Close at 1pm**
- Christmas Eve Dec. 24 **Close at 1pm**
- New Years Eve Dec. 31 **Close at 1pm**

Loan Specials

No need to come in... We have Electronic Signing!

Bring your loan to GCFCU for a chance to **WIN \$350** during **Member CA\$Hpreciation Month!**

The Great Outdoors
Loan Special

Bring a Recreational Vehicle on your next adventure!

- ATV • Side-by-side • Snowmobile
- Motorcycle • Travel Trailer • Camper

And more!

Take 1% off
our already low
Recreational & Vehicle Loan Rates!¹

On the water or the road, we offer affordable financing for nearly any vehicle!

- ### Loan Special Rates
- Rates available through 11/30/2021. Advertised Rates are based on lowest term available and include 1% off promotion.
- New & Used Autos 5 years or newer as low as 2.65%²
 - Used Autos 5 years or older as low as 3.65%²
 - Recreational Vehicles as low as 3.95%²
 - Motorcycles & Classics/Collectibles as low as 3.65%²
 - Home Equity 1st Mortgage as low as 2.80%²
 - Home Equity 2nd Mortgage as low as 3.75%²
 - Preferred Choice Home Equity (no fees or closing cost) as low as 3.95%²
- AND, MORE!**

Look forward to the *Holidays!*
Let us help reduce your **2021 and 2022 Holiday Financial Stress!**



Plan ahead to reduce your Holiday Financial Stress for 2022...

It's easy! Set up a weekly, biweekly or monthly transfer into one of these accounts or make your own deposits when it's convenient for you!

- **12 Mo. Holiday Club** Your saved balance is transferred to your share account on Election Day.
- **12 Mo. Lucky Saver Certificate** Receive a drawing entry for every \$25 balance increase for your chance to **WIN 3 ways...**
 - \$50 in GCFCU's Monthly Drawing
 - Up to \$100 in the Central Monthly Drawing
 - Up to \$5,000 in the Central Quarterly Drawing!

Holiday Loan Special

Available NOW through January 14th, 2022

borrow up to **\$1,500!**³

and receive an APR* as low as **5.95%!²**

*APR = Annual Percentage Rate. Credit restrictions may apply. Must be a GCFCU member in good standing. Loan Promotions are not valid with any other offer. ¹Promotion is available on all Vehicle, Recreational, Motorcycle, Tractor and Signature Loans. The Great Outdoors Loan Promotion ends November 30, 2021. ²Rates and terms are based on credit score. ³Maximum Holiday Loan amount is \$1,500 with a term of 12 months. Holiday Loan Promotion ends January 14, 2022.

Important Member Communications



Dormant Accounts

NYS Abandoned Property Law requires Financial Institutions to monitor inactive accounts, file annual reports regarding abandoned property and surrender funds remaining in any account that has reached three years of inactivity.

In order to comply with this law, GCFCU must monitor inactive accounts on an ongoing basis. Due to the time and cost involved in the continual monitoring and tracking of these accounts, **GCFCU has a policy that states if any account has been inactive for more than 12 months, a \$5.00 fee will be charged monthly until the account is closed out or reactivated with a deposit, withdrawal or transfer.**



How can you avoid this fee??

1. Close or consolidate any accounts that you don't need or that you rarely utilize.
2. Make a deposit, withdrawal or perform a transfer at least once per 12 months.

What to do if you suspect debit card fraud or an unauthorized transaction...

If you suspect fraud:

Turn off your card immediately using your CardNav App & call GCFCU at (716) 665-3799, option 1 to report the fraudulent activity. If you do not have CardNav, call GCFCU immediately to report the fraudulent activity. We will place a fraud block on your card and have a new card issued to you.

If you suspect an unauthorized transaction:

1. Call a GCFCU Member Service Representative at (716) 665-3799 to receive information on the charge.
2. Call the merchant who issued the charge to verify the transaction. If you did not authorize the transaction, request a credit and a receipt for the credit. Instruct the merchant to stop any further charges to your account.

Important: Filing a dispute of the transaction may be necessary. Please be sure to document the following:

- a. How you contacted the merchant about the charge.
Ex: phone, email, letter or in person
 - b. All dates of contact with the merchant
 - c. Name of the Customer Service Representative you spoke with
 - d. Description of your attempt to resolve the dispute with the merchant
3. If the merchant agrees to credit the money back, the process is complete!
 4. If you are unable to resolve the matter with the merchant, you must dispute the transaction(s) in writing using a form provided by GCFCU with the above information (a-d) at any GCFCU branch location.
 5. If it is necessary to return merchandise to the merchant, the receipt for return shipping must be submitted with your dispute form.

Beware of giving out your account information...

There *is* a difference between account info being **STOLEN** vs. account info that is **GIVEN** ... even if you are unhappy with the merchandise, service, contract, etc.

Processing Time for Deposits made to our Night Depositories

All deposits made to our night depositories must be made prior to 8:00AM to ensure they will be processed before we post electronic withdrawals. Deposits made after 8:00AM will be considered late deposits. Late deposits are not guaranteed same-day availability and will not be processed prior to electronic withdrawals. NSF/Courtesy Pay/overdraft fees resulting from late deposits may not be reversed.

Night Depository Boxes can be found at each branch location.

3 New ATM's, 2 now accepting deposits!

Our Falconer, Dunkirk and our new 501 W. 5th Street Jamestown Branch each have a new drive-up ATM with the latest technology and enhanced security. They are also set up to better serve our members and community who have disabilities.

PLUS, ATMs located at our Dunkirk and Jamestown offices both accept cash and check deposits!!!

Please note: cash deposits will be available for immediate withdrawal. Check deposits will be processed according to our funds availability policy and may not be available for immediate withdrawal.

Not using one of our ATM's? Don't forget to look for the CO-OP Symbol for sur-charge free ATMs in our network!

Find a CO-OP ATM Location:

- Visit www.co-opnetwork.org
- Text - Text a zip code to 91989
- Call 1-888-SITE-CO-OP (888-748-3266)
- Download the Co-Op ATM Locator App
- Download the CardNav App



Updated Fee Schedule



MEMBERSHIP

Join GCFCU.....	free
Membership Closure within 90 days.....	\$5.00
Inactive/Dormant Membership	
12 months no activity	\$5.00 per month

SHARES AND CHECKING ACCOUNTS

Non-Sufficient Funds (NSF).....	\$22.00 per item
Transfer from available shares to cover NSF:	
Auto.....	free
Manual.....	\$3.00 per transfer
Courtesy Pay (C-Pay) Overdrafts	
First 2 overdrafts per quarter.....	free
Overdraft items under \$10.00.....	free
All other overdrafts.....	\$22.00 per item
Stop Payment on check(s) and ACH's.....	\$22.00 per hit
Returned Deposit Item.....	\$14.50 per item
Balancing of Account by GCFCU <i>1st time free</i>	\$15.00 per month
Counter Checks.....	\$1.00 per check

SHARE /IRA CERTIFICATES

Share Certificate early withdrawal fee.....	\$50.00 + dividends
Terms of 6-36 months.....	90 days' dividends
Terms of 60 months.....	180 days' dividends
IRA Certificate early withdrawal fee.....	\$50 + 180 days' dividends
Lucky Saver Certificate early withdrawal fee.....	\$25.00
2nd withdrawal (<i>closes account</i>).....	\$25.00
6 month waiting period to re-open account	
Teen Certificate early withdrawal.....	loss of dividends

MONEY MARKET AND CLUB ACCOUNTS

Money Market - <i>5 free withdrawals per month</i>	\$5.00 thereafter
Club Accts - <i>1 free withdrawal per month</i>	\$5.00 thereafter
Youth Club Acct - <i>1 free withdrawal per month</i>	2nd closes acct

HEALTH SAVINGS ACCOUNT

Health Savings Acct (HSA) Annual Maintenance Fee....	\$10.00
HSA Account Closure/Transfer Fee.....	\$10.00

LOANS

Refinance existing loan—first time.....	free
Each additional time.....	\$25.00 each
Interest rate reduction on a Home Equity Loan.....	\$250.00 up to 1x/yr
Subordination Fee.....	\$75.00 + recording/ Attorney Fee

* Money order stop payment fee may change without notice per vendor.

ELECTRONIC SERVICES

CardNav by CO-OP App.....	free
Text Banking.....	free
E-Statements.....	free
Voice Response Unit (VRU).....	free
Home Banking & Mobile App.....	free
GC Express "Bill" Pay <i>unlimited transactions</i>	free
GC Express Pay - Transfer to recipients bank acct.....	free
GC Express Pay - Expedited Electronic Payment.....	\$10.00
GC Express Pay - Expedited Overnight Payment.....	\$35.00

GCFCU VISA DEBIT CARD

Visa Debit Card replacement <i>1st time free</i>	\$5.00 per request
Visa Debit Card replacement w/Expedited Shipping.....	\$5.00 + shipping
ATM withdrawal <i>1st 8 free</i>	\$0.55 each after
Foreign Transaction Fee.....	1%

WIRE TRANSFERS

Wire Transfers (within the U.S.).....	\$15.00
Incoming Wire Transfers.....	\$10.00
International Wire Transfers.....	\$50.00
Wire Transfer to OwnersChoice Funding.....	\$5.00

COIN MACHINE

Member.....	3%
Business purpose.....	6%
Non-Member.....	6%

COIN ORDER/PURCHASE

Up to 6 rolls per week.....	Free
Over 6 Rolls per week.....	6% of total

MISCELLANEOUS

Teller (Cashier's) Check or Certified Check.....	\$3.00 per check
Stop payment after 90 days.....	\$10.00 per check
Money Orders.....	\$1.25 per item
Stop Payment.....	\$40.00* per item
Fax Receiving.....	\$1.00
Fax Sending.....	\$1.50
Returned Statement / Bad Address.....	\$5.00 per month
Copies <i>1st 2 copies free</i>	\$0.15 per page
Non-member Check Cashing.....	\$3.00
(Checks drawn off member and GCFCU Corp. Acct.)	

REPRODUCTION OF FINANCIAL RECORDS

Statement reprint.....	\$3.00 per month
with e-statements.....	free
Photocopy of cleared check.....	\$3.00 per draft
Copy of deposit items.....	\$3.00
Research Fee.....	\$25/hour



(716) 665-3799
 www.greatercfcu.com
 51 E Main St
 Falconer NY 14733

PRESORTED
 FIRST-CLASS
 U.S. POSTAGE
 PAID
 Sage Direct

October - November 5th... make a donation to support **6** local non-profit Organizations & have a chance to **WIN \$500 CA\$H & 1 of 3 Lottery Baskets!!**



**1 Ticket for \$5 or
 3 Tickets for \$10**



Proceeds benefit:

- Lakers Disabled Sled Hockey
- Blue Star Mothers Holiday Care Package Collection
- Chautauqua & Lakeshore Humane Societies
- GCFCU's Warmth & Toys for Kids Drive
- Cancer Care at UPMC Chautauqua