

# GREATER CHAUTAUQUA

Federal Credit Union

Autumn Newsletter 2025



Showing members our **CA\$Hpreciation**  
*ALL OCTOBER LONG!*

WOCCU.org/icuday  
#ICUDay2025

## COOPERATION FOR A PROSPEROUS WORLD

Stop in for your  
*free gift*



10.16.2025

**International  
Credit Union Day**

### What's inside...

- **85<sup>th</sup>** Annual Dinner and Meeting
- Scholarship Program
- **Member CA\$Hpreciation Month**  
\$ - Over \$2,000 in CA\$H Drawings! \$
- GCFCU Events & Community Support
- Products and Services News
  - **NEW Mechanical Repair Coverage**
  - **NEW Text Notifications**
- Dormant Accounts
- Privacy Notice

*And, more!*



[www.GreaterCFCU.com](http://www.GreaterCFCU.com)



**Falconer**  
51 E Main St  
(716) 665-3799

**Dunkirk**  
57 Lakeshore Dr W  
(716) 366-8150

**Jamestown**  
501 W 5th St  
(716) 488-0910

**Mayville**  
41 S Erie St  
(716) 224-4201

Federally Insured by NCUA.



# 85<sup>th</sup> Annual Dinner & Meeting

## Thank you

⇒ to the almost 200 members and guests for joining us at our 85th Annual Dinner and Meeting on **June 7, 2025!**

⇒ to our dedicated Board of Directors:

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



⇒ to our dedicated Supervisory Committee:

- Karen Bifaro - Chairperson
- Dale Ricker - Vice Chairperson
- Marsha Butler - Secretary
- Bonnie Larkin - Committee Member
- Becky Mead - Committee Member
- Angela Ricotta - Committee Member *Welcome!*

⇒ And, to our amazing staff and all that you do!



We hope you all had a great time and enjoyed your dinner, gifts and prizes!



## Congratulations, 2025 Scholarship Winners!

**Greater Chautauqua awarded 10 College Scholarships totaling \$5,450 to the following young credit union members:**

- Emiley Anderson ~ Cassadaga Valley High School
- Hailey Anderson ~ Cassadaga Valley High School
- Peter Felt ~ Dunkirk High School
- Max Guzman ~ Sherman High School
- Cody Kent ~ Frewsburg High School
- Aaliyah Morales ~ Dunkirk High School
- McKenzie Pickett ~ Jamestown High School
- Emma Turney ~ Randolph High School
- Gaberiel Valentine ~ Dunkirk High School
- Ethan Vecchio ~ Silver Creek High School

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

- Aaliyah Morales ~ Dunkirk High School
- Gaberiel Valentine ~ Dunkirk High School



Applications available in November and due January 9<sup>th</sup>.

## International Credit Union Day - Thursday, October 16, 2025

On October 16, 2025, credit union members around the world will celebrate International Credit Union Day®, an annual event to commemorate the credit union movement's impact and achievements.

This year marks the 77th anniversary of this annual event, which will be celebrated under the theme of "Cooperation for a Prosperous World". In honor of this special day, GCFCU invites you and your family to stop by your favorite branch during regular business hours!

All October = Stop in to enter our CASH Drawings!

October 14-17 = Enter a special drawing, grab your 2026 Pocket Calendar and enjoy a sweet treat, coffee and cider!

October 16 = Stop in for your FREE GIFT!



# Member **CASH**preciation Month

October 2025

To show our appreciation to YOU, our valued member,

*we are...*

- Giving away **over \$2,000** in CASH Prizes!
- Waiving Coin Return Fees! (up to \$250/week.)



- ▶ 3% Cash Back or High Interest Rewards!
- ▶ ATM Fee reimbursements!
- ▶ No monthly maintenance fee!

Terms and conditions apply. Federally Insured by NCUA.

## LUCKY SAVERS

Build your savings and get chances to win quarterly prizes of \$5,000, plus monthly cash prizes!

Open a 12-month certificate with only \$25 and earn an APY<sup>4</sup> of 3.75%!

PLUS, receive a drawing entry for every \$25 balance increase (max. 10/month):

- \$50 in GCFCU's Monthly Drawing
- Up to \$100 in the Central Monthly Drawing
- Up to \$5,000 in the Central Quarterly Drawing!



Challenge us to

## BEAT YOUR RATE!

If your Auto or Recreational Vehicle rate is higher than the rates below, refinance with us to save hundreds, even thousands of dollars!

**New Autos** 2 years or newer  
as low as **5.20% APR<sup>1</sup>** for 60 mo.

**Used Autos** 3 years or older  
as low as **6.20% APR<sup>1</sup>** for 60 mo.

**Recreational Vehicles**  
as low as **6.50% APR<sup>1</sup>** for 60 mo.

If not, we could still beat your current rate by up to **1% APR\* or more!**<sup>2</sup>

<sup>1</sup>APR = Annual Percentage Rate. Rates and terms are based on credit score. Rates are effective as of 9-1-2025 and may change without notice. <sup>2</sup>Beat Your Rate is valid for Autos, Motorcycles and Recreational Vehicle Loans refinanced from another Financial Institution. Existing Loan(s) must be current (not delinquent). The lowest rate the Credit Union will offer is 3.90% APR including all discounts. Refinances of existing GCFCU loans do not qualify for the Beat Your Rate Promotion. Applicant must provide proof of existing rate, such as a current or recent statement, original loan document, etc. Promotion ends October 31, 2025. **Payment Example:** \$15,000 loan amount for 60 months at 5.20% APR = estimated payment of \$283.20. <sup>3</sup>Terms and conditions apply for Kasasa Rewards. <sup>4</sup> APY = Annual Percentage Yield. Federally Insured by NCUA.

## October CASH Drawings:

### KASASA Reward Checking Drawing

Meet the qualifying criteria in October for a chance to **WIN up to \$150 CASH!**

### Youth Member Drawing

Members age 18 and younger can have a chance to **WIN \$50** when you stop in and make a deposit to your youth account!

### Going Green Drawing

Sign up for e-Statements for your chance to **WIN up to \$100 CASH!**

---> Simply log into your Home Banking Account, click the Statements tab, read and accept the terms, log into your email account and verify you received the E-statement email, and... You're done!

### Lucky Savers Account Drawing

Stop in and make a deposit to your Lucky Savers Account to double your chances to **WIN up to \$100 CASH!**

### New Loan Drawing

Open a loan for a chance to **WIN up to \$250 CASH!** Loan must be a minimum of \$1,500. 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!** Plus, every winning bingo card turned in will go into a **\$100 Drawing!**

## Exclusive for October 14<sup>th</sup> - 17<sup>th</sup>...

- **Member Appreciation Drawings!** Have a chance to **WIN up to \$100** just by stopping in.
- **Baked Goods and Refreshments!**
- **2026 Pocket Calendars!**

## and, October 16<sup>th</sup>...

- **Stop in for your free gift!**





# GCFCU Events and Community Support

## GCFCU's Rubber Ducky Race at the Chq Lake Dragon Boat Festival August 9, 2025

1,502 Duckys swam in Chautauqua Lake benefiting:



|                                            |                                                                                       |
|--------------------------------------------|---------------------------------------------------------------------------------------|
| <b>\$600</b>                               | <b>1<sup>st</sup> Place</b> Ashley I. #1381                                           |
| <b>\$250</b>                               | <b>2<sup>nd</sup> Place</b> Roxanne W. #800                                           |
| <b>\$100</b>                               | <b>3<sup>rd</sup> Place</b> Carrie E. #914                                            |
| <b>\$50</b>                                | <b>4<sup>th</sup> Place</b> Marisol R. #1298 <b>5<sup>th</sup> Place</b> Mark S. #524 |
| <b>GCFCU's Inclusion Shirt</b>             |                                                                                       |
| <b>6<sup>th</sup> Place</b> Robin E. #1447 | <b>7<sup>th</sup> Place</b> Wendy G. #291                                             |
| <b>8<sup>th</sup> Place</b> Dennis S. #538 | <b>9<sup>th</sup> Place</b> Scott W. #1073                                            |
| <b>10<sup>th</sup> Place</b> Rick S. #572  |                                                                                       |



Thank you for helping us **exceed** our **\$5,000 Matching Contribution goal!**

Chautauqua County Samaritan House  
Gather Give Unite

June 27 - July 27, 2025

We are blown away by the support received to raise \$10,000 in 30 days to help with a new roof and building repairs needed on the Chautauqua County Samaritan House, Inc!

The thrift shop is OPEN TO EVERYONE - donations and shopping - in the heart of the county, Sinclairville!

**This November,**

help GCFCU make a difference and **bring smiles to our local...**

- children** by donating new Toys to our Toys for Kids Collection
- service men & women overseas** by donating to our Blue Star Mothers Holiday Care Package Collection

*Collection boxes will be displayed until early December.*

Sign & Win

**SUPER BOWL POOL**

- 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!**

**Giving away 16 CASH Prizes!**

## Youth Month April 1 - April 30, 2025

"Get saving", "get reading", "get fit", & "give back" every April for a chance to WIN AWESOME PRIZES (ex. theme park tickets, a pool, electronics and more) totaling over \$1200!

THANK YOU to our Youth Month participants, parents and grandparents. We appreciate you and your continued support of our programs.

Bring your kids in NOW to join so they can participate in this and so much more!

## CASA Pinwheels for Prevention April 1 - April 30, 2025

Year after year, we are always proud of our staffs enthusiasm to raise funds for CASA (Court Appointed Special Advocates) of Chautauqua County by selling \$1 Paper Pinwheels and \$2 Garden Pinwheels. And, we are incredibly grateful for our members continued support!

2025 was another great year, **raising \$3,745** in our 4 locations, making a record breaking **\$22,000+** total raised since 2019! We couldn't have done this without the continuous support of our Members.

**Tarp Skunks Community Buyout Double-Header** June 22, 2025

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 **\$250 plus 200 pounds of canned goods!**

## Youth SUMMER \$TASH PROGRAM July 1 - August 1, 2025

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/grandparents for helping us encourage the importance of saving.

## the 37<sup>th</sup> Annual Battle of the Businesses September 6 - 13, 2025

Every year GCFCU proudly sponsors and participates in the Battle which promotes wellness, team- building, and friendly competition between local businesses. Once again, we joined forces with Trinity Biotech and took 1st place in Disc Golf, 9-hole Golf Scramble, Volleyball, Pickleball and Hydro Bike Race! And **-FOR THE FIRST TIME EVER-** came in **1st place overall** in the Small Division!



Proud Sponsor of the following and so much more...



Visit the Credit Union building!

- Halloween Fun Fair 10-29-25
- Holiday Whobilation 12-TBD-25



# Products & Services News

## ATTENTION TEXT BANKING USERS...

We have recently been informed our vendor will no longer offer Text Banking by the end of the year. The text alert service is being replaced by new features that will be available soon in our Online Banking and Mobile App.



## Text Notifications via Online Banking! COMING SOON!

Set up 'Account Alerts' to receive a text when the following occur by clicking 'Alerts' at the top of your screen:

- **Purchase or Withdrawal Amount** Enter a withdrawal amount that if exceeded, you would be notified.
- **Deposit or Credit Amount** Enter a deposit amount that if exceeded, you would be notified.
- **Low Balance Amount** Enter a low balance threshold, that if reached, you would be notified.
- **Overdraft, Non-Sufficient Funds, or Courtesy Pay Fee assessed**
- **Check Hold Released**
- **Check Cleared**

**Customize Text Notifications through your Online Banking!**



## Don't have Online Banking? It's free and safe!

Manage a number of banking activities anytime, anywhere with internet access:

- Access eStatements
- View account balances and history
- Transfer funds between accounts
- View checks written
- Make loan payments
- Text Notifications coming in October *And more!*

**TO ENROLL** in Online Banking, simply:

1. Visit [www.GreaterCFCU.com](http://www.GreaterCFCU.com) and click the 'Online Banking' button, top right corner.
2. Select 'Enroll' and agree to the Terms and Conditions.
3. Register your account by filling in the requested information (You will need your acct # on hand)
4. Create User ID and Password.

## Mechanical Repair Coverage (MRC) Coming this November!

Save thousands in unexpected repairs - PAY A DEDUCTIBLE INSTEAD!

Drive with confidence, knowing we've got your back. A breakdown can be troubling enough without the added worry of expensive repairs. That's why we're pleased to bring you MRC by the end of November!

As your vehicle ages, the risk and cost of repairs increase, HOWEVER, with MRC you will not have out of pocket expenses except your deductible, saving you thousands of dollars in unexpected repairs. What's more, it works at any authorized repair facility in the continental United States of America, Alaska, Hawaii, and Canada.

Pick from 3 plans with coverage benefits that include:

- Coverage on components including Engine, Transmission, Front and Rear Wheel Drive, Steering, Suspension, Electrical and more
- 24-hour roadside assistance
- Key replacement
- Paintless dent repair
- Commercial/rideshare breakdowns
- Damaged mobility equipment
- Vehicle breakdowns with lift, leveling or lowering kits
- And more!

The average cost of repairs can be expensive.\*

|                             |                                   |                              |                           |
|-----------------------------|-----------------------------------|------------------------------|---------------------------|
| ANTI-LOCK BRAKES<br>\$3,026 | BLIND-SPOT SENSOR<br>\$2,219      | POWER WINDOW MOTOR<br>\$982  | STEERING GEAR<br>\$3,250  |
|                             |                                   | ALTERNATOR<br>\$1,396        | A/C COMPRESSOR<br>\$2,234 |
| BACK-UP CAMERA<br>\$1,504   | LANE DEPARTURE WARNING<br>\$1,637 | NAVIGATION SYSTEM<br>\$4,598 | TRANSMISSION<br>\$6,840   |
|                             |                                   |                              | ENGINE<br>\$10,121        |



\* Actual costs may vary by vehicle year, make and model. Prices are based on actual claim experience of Consumer Program Administrators, Inc. and its affiliated companies' customers as of December 2024.



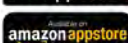
Protect your GCFCU Debit Card against fraud & misuse - *in real time* - with your smartphone!

- ✓ Misplace your Visa® Debit Card? Turn it off instantly! Find it? Turn it back on!

- ✓ Instant transaction & low balance alerts!

*And more!*

Free, no fees!



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.



Securely **TRANSFER** your coins to your GCFCU checking account at participating Coinstar Kiosks!

**SIMPLY...**

1. Select "transfer" and swipe card
2. Pour coins
3. Transfer is credited quickly

**LOCAL KIOSKS**



Available at Tops Markets in Jamestown, Falconer, Dunkirk, Mayville & many more!

Find current Kiosks here: [www.coinstar.com/transferkiosk](http://www.coinstar.com/transferkiosk)



# Important Member Communications



## Dormant Accounts

Help us protect you and your accounts by staying active and keeping your contact information up to date!

**Why?!** Because, if you don't your accounts and personal information could be at risk.

**Higher Risk of Fraud:** Dormant/Inactive accounts are more susceptible to fraud or embezzlement because they are not monitored frequently and/or may be forgotten by the account holder yet still possess access opportunity.

**Higher Risk of Identity Theft:** Statements, notices and letters are sent to members at the last known address. If you no longer live there, the current resident could access your confidential account and personal information.

**Incur Fees:** Due to the time, effort and expense the credit union incurs monitoring dormant accounts, it is GCFCU's policy to charge a **\$5 fee per month after 12 months of inactivity.**

**Loss of Funds:** After three years of no activity, funds remaining in dormant accounts are subject to New York State's Abandoned Property Law and are likely to be turned over to New York State. These funds, in most cases, are recoverable, but the process may not always be easy, especially for the family of a deceased member. GCFCU makes every effort to ensure this does not happen, but we need your help to keep your contact information up to date.

## 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
- **Tuesday, October 7:** **Mayville Office CLOSE at 1pm** for building maintenance
- **Monday, October 13:** **CLOSED** for Columbus Day
- **November:** Scholarship Packets available
- **November:** Toys for Kids & Blue Star Mothers Holiday Care Package Collections going on in our offices
- **Tuesday, Nov. 11:** **CLOSED** for Veterans Day
- **Thursday, Nov. 27:** **CLOSED** for Thanksgiving
- **Friday, November 28:** **CLOSE at 1pm**
- **Wednesday, December 24:** **CLOSE at 1pm** for Christmas Eve
- **Thursday, December 25:** **CLOSED** for Christmas
- **Wednesday, December 31:** **CLOSE at 1pm** for New Year's Eve
- **Thursday, Jan 1:** **CLOSED** for New Year's Day
- **January:** Sign & Win Superbowl Pool



# Showing members our **CASH**preciation

Bingo starts October 1<sup>st</sup>.  
Pick up your Bingo Booklet to play!



## ALL October long

- ✓ Giving away **over \$2,000** in CA\$H Drawings!
- ✓ Waiving Coin Return Fees! Bring your loose change to a GCFCU location in October and we will waive the fee for up to \$250/week.

## Exclusive for October 14<sup>th</sup> - 17<sup>th</sup>

- ✓ Homemade Baked Goods (made by our staff) and Refreshments!
- ✓ Member Appreciation Drawings! Have a chance to **WIN up to \$100** just by stopping in.
- ✓ 2025 Pocket Calendars!

## Exclusive for October 16<sup>th</sup>

- ✓ Stop in for your **free gift!**

