

# \$SMART MONEY

Kaleida Health  
Federal Credit Union

HERE FOR YOUR FINANCIAL HEALTH

## Home Sweet Home Equity Loan

Make your home the house of your dreams with a Home Equity Line of Credit through KHFCU!



**Kaleida Health**  
FEDERAL CREDIT UNION

### LOCATION HOURS

Main Phone (716) 859-5960

#### BGMC

Monday	7:00am - 3:30pm
Tuesday	7:00am - 3:30pm
Wednesday	7:00am - 3:30pm
Thursday	7:00am - 5:00pm
Friday	7:00am - 3:30pm

#### Suburban

Monday	7:00am - 1:00pm
Wednesday	8:00am - 2:00pm
Thursday	9:00am - 5:00pm
Friday	7:00am - 3:30pm

*Are you eligible to become a member at Kaleida Health FCU?*

- Employees of Kaleida Health
- Employees of Brylin Hospital
- Individuals who work regularly in the Health Care Industry in N.Y. counties of Erie and Niagara
- Family members of those listed above are also eligible to join KHFCU

**Applying for a membership is FAST, SIMPLE & CHEAP!**

Visit <https://www.kaleidahealthfcu.org/about.php> for more info on how to join!



FALL-ow us on Facebook to stay up-to-date on KHFCU news & events. You will also be entered to win FREE KHFCU swag!



A wrecked vehicle can wreck your finances if you owe more on your loan than your insurance will pay.

## *Guaranteed Asset Protection (GAP) is like an airbag for your vehicle loan!*

Get GAP today so you can worry a little less about tomorrow.

Never heard of GAP? Guaranteed Asset Protection can help fill the gap between what your vehicle insurance will pay and what you owe on your loan, to cushion you against sudden out of pocket expenses if your vehicle is deemed a total loss from an accident.

*Accidents happen, so don't let a wrecked vehicle wreck your finances. Speak with a loan officer to purchase GAP today!*



*Get pre-approved for your new auto before you start car shopping*





*Looking to trade in your vehicle, but unsure where to go? Let us refer you to Enterprise!*

With fair, transparent value for any trade-in  
Enterprise makes it easy.™

# The Rate Corner

## LOAN RATES AS LOW AS

Term	Type	Rate (b) (%)
36 Months	New Auto	2.25
48 Months	New Auto	2.25
60 Months	New Auto	2.25
72 Months	New Auto	2.75
36 Months	Used Auto	2.75
48 Months	Used Auto	2.75
60 Months	Used Auto	3.00
72 Months	Used Auto	3.00
36 Months	Boat/Recreational Vehicle Loans	4.75
48 Months	Boat/Recreational Vehicle Loans	5.25
60 Months	Boat/Recreational Vehicle Loans	6.25
72 Months	Boat/Recreational Vehicle Loans	7.25
60 Months	Unsecured Loan (up to \$15,000)	8.75
	Line of Credit (up to \$10,000)	8.75
180 Months	Home Equity Loan (up to \$100,000)	5.00(a)

## SHARE RATES

Average Balance	A.P.R.	A.P.Y.
\$500.01 +	0.10%	0.10%

## CLUB RATES

Average Balance	A.P.R.	A.P.Y.
\$100.01 +	0.15%	0.15%

## MONEY MARKET RATES

Average Balance	A.P.R.	A.P.Y.
\$2,500.01—\$10,000.00	0.35%	0.35%
\$10,000.01—\$25,000.00	0.50%	0.50%
\$25,000.01—Up	0.65%	0.65%

## CD RATES

Average Balance	A.P.R.	A.P.Y.
1 Year	1.15%	1.15%
2 Year	1.35%	1.35%

(a) Rate is Based on Prime

(b) Rate reflects repayment when repaid through payroll deduction on fixed rate loans.  
Rates reflect what was paid last quarter.  
Please contact the office for current rates.



## BOARD OF DIRECTORS

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**Vice President**  
Mary Ann Nedescu

**Treasurer**  
Dave Macholz

**Secretary**  
Michele Walczak

**Board Member**  
Davara Wright

**Board Member**  
Deborah Walker

**Board Member**  
Cynthia Brown

## SUPERVISORY COMMITTEE

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Betsy Bittar  
Cynthia Brown  
Annemarie Crumlish

**OFFICE TEAM**  
**Office Manager**  
Michele Walczak

**Senior Member**  
**Service Representative**  
Bridget McMahon

**Member Service**  
**Representatives:**  
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Ashley L.  
Ann S.  
Shannon W.