



SUMMER 2019

Kaleida Health Federal Credit Union

HERE FOR YOUR FINANCIAL HEALTH

MORE MEMORIES PER MILE!

Rack up the memories with your beautiful new RV, the sights & sounds of the breathtaking scenery with a low-cost RV loan from Kaleida Health FCU.



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

New Hours

Suburban

Monday	7:00am - 3:00pm
Tuesday	7:00am - 3:00pm
Wednesday	8:00am - 3:00pm
Thursday	9:00am - 5:00pm
Friday	7:00am - 3:00pm
Closed daily from 11am - 11:30am	

LINE OF CREDIT CHECKING ACCOUNT

Free LOC Checking Account*
No minimum balance requirements and no or low monthly fees. May be accessed by check or with VISA debit card through over 55,000 surcharge free ATMs or anywhere Visa is accepted. Free Online Banking and E-statements.

* APR= Annual Percentage Rate. Membership eligibility required. All loans and lines of credit are subject to credit approval. Additional rates and terms may be available. Must be 18 years of age or older to apply. Line of credit is subject to credit approval. Minimum deposit of \$50 to open the checking account and payroll deposits.

Like KHFCU on Facebook to stay up-to-date on Kaleida Health FCU news, events & GIVEAWAYS!

www.KaleidaHealthFCU.org

SUMMER LOAN SALE!

Catch that epic rate, just in time for summer vacation! Take advantage of extra cash for something special this summer, like a family vacation, a summer shopping spree, or even consolidating your higher-interest rate credit card balances with a Kaleida Health FCU Unsecured Personal Loan*

Rates as low as 7.99%*

LOAN RATES AS LOW AS

Term	Type	Rate (b) (%)
Up to 60 Months	New Auto	2.75
72 Months	New Auto	3.00
Up to 60 Months	Used Auto	3.00
72 Months	Used Auto	3.75
Call the CU for rates and terms on loans for vehicles 2013 and older.		
Up to 60 Months	Boat/Recreational Vehicle Loans	4.99
120 Months	Boat/Recreational Vehicle Loans	6.99
Up to 48 Months	Unsecured Loan (up to \$15,000)	7.99
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)	5.50(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.

Applying for your next loan online is Fast & Simple!
 Visit www.KaleidaHealthFCU.org and complete your application today!

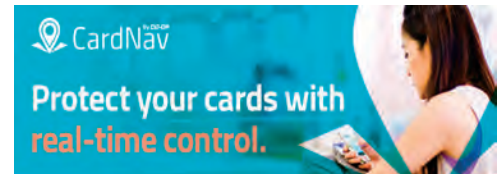
Power for our Debit Cardholders: CardNavSM by CO-OP

Kaleida Health FCU wants you to use your debit card with confidence wherever you go, whether traveling on business or enjoying a vacation.

Our members now have access to an app called CardNavSM by CO-OP. It's the key to taking unprecedented, real-time control over your cards through your smartphone.

In addition to letting you turn your cards on and off whenever you choose, CardNav lets you control when, where and how they're used. It can even provide instant updates to help manage your budget and help identify and stop potential fraud from happening.

The CardNav by CO-OP app is available for download now at the [Apple App Store](#) or [Google Play](#).



Protect your cards with real-time control.

CardNav by CO-OP gives you instant access to manage how, when and where your cards are used.

- Manage your credit and debit cards using one app
- Determine how, when and where your cards are used
- Instantly turn any card on or off
- Ensure only you use your cards with GPS control



Download the CardNavSM by CO-OP app to your smartphone today.

Download on the App Store | GET IT ON Google play

*APR= Annual Percentage Rate. Membership eligibility required. All loans and promotional rates are subject to credit approval. Additional rates and terms may be available. Must be 18 years of age or older to apply.



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