



Kaleida Health Federal Credit Union

Winter 2020

HERE FOR YOUR FINANCIAL HEALTH

WINTER AUTO SALES EVENT

Is your vehicle ready for winter?

Even the worst weather looks better through a new windshield. Rates as low as 2.75% APR*
Apply online today and get Pre-Approved.

*APR = Annual Percentage Rate. Limited time rates as low as 2.75% APR on New Autos for 36 months based on a 740 or higher credit score paying through payroll deduction, additional rates and terms are available. Applies to New Autos only, rates, terms, and conditions are subject to change without notice. All loans are subject to credit approval. Additional restrictions may apply.



**RATES AS LOW
AS 2.75%***

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

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 ruin your finances.
Speak with a loan officer to purchase GAP today!***



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

www.KaleidaHealthFCU.org

SNOWBALL YOUR DEBT AWAY

Rates as low as 6.75%*

Did you accumulate debt over the holidays (or in general)? Let KHFCU help you save money by paying your debt down as quickly as possible.

- Begin by listing out each account's balance, interest rate, and minimum monthly payment.
- Pay as much as you can toward the bills with the smallest balance until they are paid off.
- Consolidate as many of the highest balance and interest rates into one short term low interest rate loan.

*APR = Annual Percentage Rate. Limited time rates as low as 6.75% APR on unsecured loans for 36 months based on a 740 or higher credit score paying through payroll deduction, additional rates and terms are available. Applies to new unsecured loans only, rates, terms, and conditions are subject to change without notice. All loans are subject to credit approval. Additional restrictions may apply.

LOAN RATES AS LOW AS

Term	Type	Rate(b)(%)
Up to 36 Months	New Auto	2.75
60 Months	New Auto	3.00
72 Months	New Auto	3.50
Up to 60 Months	Used Auto	3.50
72 Months	Used Auto	3.75
Call the CU for rates and terms on loans for vehicles 2014 and older.		
Up to 48 Months	Boat/Recreational Vehicle Loans	5.25
72 Months	Boat/Recreational Vehicle Loans	6.75
120 Months	Boat/Recreational Vehicle Loans	Call for Rates
Up to 36 Months	Unsecured Loan (up to \$15,000)	6.75
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)	4.75(a)



Kaleida Health FCU partnership with OwnersChoice to expand our service offering to include mortgage financing. Whether you're purchasing a home or refinancing your mortgage, you can look to Kaleida Health FCU for trusted advice and exceptional service.

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%

Their mortgage program features:

A secure online application process; Expanded loan programs; Low interest rates and closing costs; Expert support and assistance throughout the entire process. OwnersChoice is a full-service mortgage corporation serving credit unions in the greater Northeast.

If you are looking for competitive mortgage financing from a lender you can trust, stop by our office or visit our link page on our website.



Christmas Club Savings Account

Start Saving Now For The Holidays!

(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.



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 Federal Credit Union