



AMERICA'S
CREDIT
UNIONS™

Where people are
worth more than money.™

GAFCU NEWSLINK

Gowanda Area Federal Credit Union provides exceptional value to our members through quality, personal financial services.

JULY 2010

OFFICE HOURS:

| | | | |
|-----------|---------------|----------|-----------------|
| Monday | 9 AM—12:30 PM | Thursday | 8:00AM—4:30 PM |
| Tuesday | 9 AM—4:30 PM | Friday | 9:00AM—5:30 PM |
| Wednesday | 9 AM—4:30 PM | Saturday | 9:00 AM—12:30PM |

PCU Home Banking

Have you signed up for Online Banking?

Stop at the office and ask for an online application. Go paperless, green and receive statements online.



Inside this issue:

| | |
|--------------------------------|---|
| Debit Card Opt in Agreement | 1 |
| Holiday Closings | 1 |
| Board Members Staff Members | 1 |
| Current Loan Rates | 1 |
| Dividend Rates | 1 |
| Member Services | 2 |
| Discount Tickets | 2 |
| VISA Cards | |

TICKETS AVAILABLE

Gowanda Area Chamber of Commerce Ducky Derby Tickets
\$5.00 ...Drawing 8/26/10

Regal Cinema Movie Tickets

Premiere \$8.00

VIP Super Saver \$7.00

Share and Club Account Tier Dividend Rates Posted July 1, 2010

\$0.00—\$299.99.....none

\$300.00 —\$2499.99

.35 APR .35% APY

\$2500.00 +

.55% APR .55% APY

IRA Shares

2.00% APR 2.02% APY

Above tier rates reflect dividends for funds on deposit at the Credit Union April 1, 2010 thru June 30, 2010 using the average daily balance method for share balances of \$300.00 or more.

New Overdraft Rules for ATM and One-Time Debit Card Transactions

New Federal Reserve rules are giving Debit and ATM Card users options regarding overdrafts. The Credit Union must now get your permission to apply its current overdraft protection services to your everyday debit card and ATM transactions.

Existing Accounts: Beginning August 15, 2010 the Credit Union's standard overdraft services won't apply to your everyday debit card and ATM transactions. These transactions typically will be declined if you do not have enough money in your account to cover them and you will not be charged an overdraft fee. In order to allow these charges to go through you must respond by signing an opt in agreement.

New Accounts: If you open a new account on or after July 1, 2010, we cannot charge for overdraft fees for everyday debit card and ATM transactions unless you opt in.

Please stop in the office to sign the new opt in agreement for your VISA Check Card.

Current Loan Rates

Share Secured—3.00% APR, up to 72 months

New/Used Vehicles—As low as 4.25% APR for 36 months

New/Used Dirt Bikes, ATV's and Snowmobiles—As low as 7.00% APR for 36 months

New/Used Lawn & Garden Tractors—As low as 5.5% for 36 months

Collateral Loans—As low as 6.50% APR for 36 months.

Unsecured—As low as 8.00% APR for 36 months

New and Used Motor Homes, 5th wheel campers—As low as 6.75% APR for 180 months for New and 7.00% APR for 84 months for Used.

Credit scoring in effect for qualified applicants.

Board of Directors

Mary Clark — President
Richard Noecker—Vice President
Rita Lassick—Secretary
Mary Stelley—Treasurer
Joan Fallon—Board Member

Supervisory Committee

Joan Fallon—Chairperson
Karen Byrne
Josephine Bellezza

Staff

Amber | Melissa | Chris | Lisa | Mary



HOLIDAY CLOSINGS

Monday, July 5, 2010

Independence Day

Monday, September 6, 2010

Labor Day

Member Services

Check Cashing—with proper ID
No third-party checks
Credit Life/Disability Insurance
Direct Deposit/Net Pay
Fax (Incoming/Outgoing) \$2.00 per page
GAP Insurance on Vehicle Loans
Holiday Club Accounts
IRAs (Individual Retirement Accounts)
Loans: Signature Loans
Vehicle Loans
Money Orders (\$1 fee—maximum \$1500)
Mortgage Loans—CUC Mortgage Corp.
N.A.D.A. Used Car Guide
Notary Public
Payroll Deduction
Photocopies— \$.25 per page (one side)
Regal Cinema Discount Movie Tickets -
Limit 10 tickets per member per day
Share Draft Accounts (checking)
Term Share Accounts
VISA Debit & Credit Cards
VISA Gift Cards (\$2.00 fee)
VISA TravelMoney (\$3.00 fee)
Western Union (\$20.00 fee)
sent to individuals only
Wire Transfers (\$20.00 fee) Incoming and
Outgoing
International Wires—fee paid by member

Gowanda Area Federal Credit Union

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Account inquiries ext. 24 or 25
Fax 716-532-4629
www.gowandaareafc.org

Your savings federally insured to at least
\$250,000 and backed by the full faith and
credit of the United States Government.

NCUA

National Credit Union Administration,
a U.S. Government Agency



SUMMER 2010

DISCOUNT
TICKETS

Darien Lake Theme Park

Good any day ticket ... \$25.00

Good for Admission to Theme Park and The New
Splashtown. Show tickets at gate for Free Parking!

Waldameer Amusement Park and Water World

Good any day ticket ... \$18.50

Martin's Fantasy Island

Good any day ticket ... \$17.00

Cattaraugus County Fair

August 2 - 8, 2010

Presale Tickets \$7.00 - on sale thru August 1, 2010

Erie County Fair

August 11 - 22, 2010

Presale Tickets on sale thru August 13, 2010

\$6.50 Adults

\$4.50Senior Citizens (60+)

Children 12 and Under are FREE

Ride Tickets \$15.00.....20 coupons (2-5 per ride)



With all the recent changes in credit cards now is the time to check your interest rates. The Gowanda Area Federal Credit Union offers VISA Credit Cards with rates as low as 7.99% APR, for qualified applicants. In addition, we also offer VISA Gift Cards and Travel Money Cards. Great for summer traveling and accepted worldwide.

Still writing checks? Make sure to come in and apply for a VISA Debit Card which works with your checking account and can be used for purchases as well as ATM withdrawals.