



# GAFCU NEWSLINK

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

July 2008

### OFFICE HOURS:

Monday	9 AM—1 PM	Thursday	8 AM—5 PM
Tuesday	9 AM—4:30 PM	Friday	9 AM—5:30 PM
Wednesday	9 AM—4:30 PM	Saturday	9 AM—1 PM

When contacting the credit union, please verify that we have your current address and phone number.



### Inside this issue:

<i>Holiday Closings</i>	1
<i>Current Loan Rates</i>	
<i>Guaranteed Asset Protection Plus</i>	1
<i>Dividend Rates</i>	1
<i>PCU Updates</i>	1
<i>Member Services</i>	2
<i>Summer Discount Tickets</i>	2
<i>Staff</i>	1
<i>Volunteers</i>	
<i>Board of Directors</i>	

### Member's Choice Guaranteed Asset Protection Plus available July 1, 2008

If your vehicle is stolen, accidentally damaged and declared a total loss, you may be responsible for paying the difference between the vehicle's actual cash value and the loan balance. Guaranteed Asset Protection Plus helps ease the burden by paying the high-cost difference in vehicle depreciation. It also includes \$1000.00 towards your down payment on a replacement vehicle when financed by the Credit Union within 60 days of your settlement check. Inquire at the CU about this new product.

#### Board of Directors

- Mary Clark* — President
- Richard Noecker*—Vice President
- Karen Maziar*—Secretary
- Mary Stelley*—Treasurer
- William Fedor* --Security Officer

#### Supervisory Committee

- Anne Clabeaux*— Chairperson
- Josephine Bellezza*
- Karen Byrne*

Staff: Amber, Billie, Melissa, Chris, Lisa, Mary

### Share and Club Account Tier Dividend Rates Posted July 1, 2008

\$0.00—\$299.99.....none	
\$300.00 —\$2499.99	
.75 APR	.75% APY
\$2500.00 +	
1.00% APR	1.00%APY
<b>IRA Shares</b>	
2.50% APR	2.52% APY

Above tier rates reflect dividends for funds on deposit at the Credit Union April 1, 2008—June 30, 2008 using the average daily balance method for share balances of \$300.00 or more.

Save and Borrow at your credit union. It's where you belong!

## Current Loan Rates

Share Secured—3.50% APR, up to 72 months

New/Used Vehicles—As low as 4.75% APR for 36 months

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

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

Unsecured—As low as 8.00% APR for 36 months

New and Used Motor Homes, 5th wheels, 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.



### PCU Online Updates

June 2008 is the last month for mailed statements for those signed up for online banking. More security features will be added in the near future. This is to safeguard your identity at sign-on.

**HOLIDAY CLOSINGS**  
Monday, September 1, 2008 for Labor Day

Monday, October 13, 2008 for Columbus Day

## Member Services

Check Cashing—with proper ID  
No third-party checks  
Direct Deposit/Net Pay  
Fax (Incoming/Outgoing) \$2.00 per page  
Guaranteed Student Loans  
Holiday Club Accounts  
IRAs (Individual Retirement Accounts)  
Line of Credit Loans  
Money Orders (\$1 fee—amounts to \$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)  
Signature Loans  
Term Share Accounts  
Vehicle Loans  
VISA Debit & Credit Cards  
VISA Gift Cards (\$1.50 fee)  
Western Union (\$15.00 fee)  
sent to individuals only  
Wire Transfers (\$20.00 fee) Incoming and  
Outgoing  
International Wires—fee paid by member

## Gowanda Area Federal Credit Union

14266 Taylor Hollow Road  
P. O. Box 29  
Gowanda, NY 14070-0029

Phone 716-532-3790  
Account inquiries ext. 24 or 25  
Fax 716-532-4629  
[www.gowandaareafcu.org](http://www.gowandaareafcu.org)

Your savings federally insured to at least  
\$100,000 and backed by the full faith and  
credit of the United States Government

**NCUA**

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

**Our mortgage rates are good... With a quarter percent off, they're great !!**

Applying for your mortgage (purchase or refinance) at the Credit Union is always a good idea. Now through July 31, 2008 with **another quarter percent off**, it's a great idea !! Submit a registration form by July 31, 2008 and we will extend the quarter percent discount for your new loan application through December 31, 2008.

We offer prompt, friendly attention, fixed and adjustable-rate mortgages, competitive interest rates, flexible terms and affordable closing costs.



## Summer 2008 Discount Tickets

### Darien Lake

GAFCU Summer Fun Days are scheduled for July 12, 2008 and August 15, 2008. Special discounted tickets available for these two (2) days for only \$17.00.

Regular Good Any Day admission tickets available for \$23.00.

Martina McBride Concert.....7-12-08

Jonas Brothers Concert.....8-15-08

Concert Tickets sold separately at Ticketmaster or by calling Darien Lake Performing Arts Center at 1-585-599-5040.

### Waldameer Park and Waterworld (Erie, PA)

Good Any Day Tickets \$17.00



### Fantasy Island (Grand Island, NY)

Good Any Day Tickets \$17.00



### 2008 Credit Union Day at Dunn Tire Park

Friday, July 18, 2008 7:35pm Tickets available for \$7.00 thru July 11th  
Buffalo Bisons vs. Richmond Braves

### Cattaraugus County Fair

July 28, 2008—August 3, 2008

Pre-Sale tickets available for \$7.00 - purchase by July 26, 2008

### Erie County Fair

August 6, 2008 - August 17, 2008

Adults ... \$6.00

Children (6-12) ...\$2.50

Seniors 60+... \$4.50

Ride Coupons (20) ... \$15.00

Pre-Sale tickets on sale through August 8, 2008