



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.

**OCTOBER 2010**

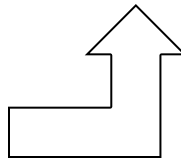
**OFFICE HOURS:**

Monday	9:00 AM—1:00 PM	Tuesday	9:00 AM—4:30 PM
Wednesday	9:00 AM—1:00 PM	Thursday	8:00AM—4:30 PM
Saturday	9:00 AM—1:00 PM	Friday	9:00AM—5:30PM

**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.

**Please note: NEW Business hours effective October 4, 2010**



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**Share and Club Account Tier Dividend Rates Posted October 1, 2010**

\$0.00—\$299.99.....none  
 \$300.00 —\$2499.99  
 .25 APR .25% APY  
 \$2500.00 +  
 .40% APR .40% APY  
**IRA Shares**  
 2.00% APR 2.02% APY

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

*Holiday Account Funds were transferred to your designated account on October 1, 2010.*



**LOCAL.  
TRUSTED.  
SERVING YOU.**

Thank you for choosing our Credit Union.  
Join us on October 21, 2010 for

**International Credit Union Day**

Stop in and receive your free gift— while supplies last

**Holiday Closings**

- Monday, October 11, 2010  
Columbus Day
- Thursday, November 11, 2010  
Veterans' Day
- Thursday, November 25, 2010  
Thanksgiving Day
- Friday, December 24, 2010 &  
Saturday, December 25, 2010  
Christmas Holiday
- Friday, December 31, 2010 &  
Saturday, January 1, 2011  
New Year's Holiday

**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**

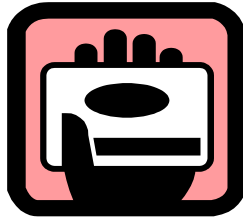
Joan Fallon—Chairperson  
Karen Byrne  
Josephine Bellezza

**Staff**

Amber | Chris | Lisa | Mary

## 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



## VISA CARD INFORMATION

**VISA DEBIT CARDS:** 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.

The Credit Union is researching implementing in the Spring of 2011 Real-Time Debit Cards. When implemented you will no longer have to wait for any deposits or withdrawals to update your available balance. Transactions will be live and continually be up to date. Watch for further information.

**VISA CREDIT CARDS:** With all the recent changes in credit cards now is the time to check you interest rates. The Gowanda Area FCU offers VISA Credit Cards with rates as low as 7.99% APR, for qualified applicants.

**VISA GIFT CARDS:** We offer VISA Gift Cards. Great for gift giving. Purchase a card for \$2.00. Load any amount between \$25.00 and \$500.00.

**VISA TRAVEL MONEY CARDS:** We now have VISA Travel Money cards. Great for travel, acceptable worldwide. Purchase a card for \$3.00 and load for any amount between \$100.00 and \$5000.00. These cards can be loaded and reused up to four times.

## Gowanda Area Federal Credit Union

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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  
\$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

## HOLIDAY CLUB ACCOUNTS



Do you have a Holiday Club Account at the Credit Union? If not, now is the time to come in and set one up! Start saving now for the 2011 Holiday Season.