



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 2009

OFFICE HOURS:

| | | | |
|-----------|--------------|----------|---------------|
| Monday | 9 AM—1PM | Thursday | 8:30AM—5 PM |
| Tuesday | 9 AM—4:30 PM | Friday | 8:30AM—5 PM |
| Wednesday | 9 AM—1PM | Saturday | 8:30 AM—12 PM |

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.

New Summer Hours

Effective Monday, July 13, 2009 thru September 30, 2009 we will be experimenting with new summer hours.

| | |
|-----------|---------------|
| Monday | 9AM—1PM |
| Tuesday | 9AM—4:30PM |
| Wednesday | 9AM— 1PM |
| Thursday | 8:30AM—5:00PM |
| Friday | 8:30AM—5:00PM |
| Saturday | 8:30AM—12PM |

Share and Club Account Tier Dividend Rates Posted July 01, 2009

| |
|--------------------------|
| \$0.00—\$299.99.....none |
| \$300.00 —\$2499.99 |
| .60 APR .60% APY |
| \$2500.00 + |
| .80% APR .80% APY |

IRA Shares

| | |
|-----------|-----------|
| 2.25% APR | 2.27% APY |
|-----------|-----------|

Above tier rates reflect dividends for funds on deposit at the Credit Union April 1, 2009 through June 30, 2009 using the average daily balance method for share balances of \$300.00 or more.



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Holiday Closings

Labor Day

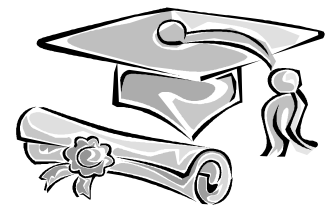
September 5, 2009
September 7, 2009

Columbus Day

October 10, 2009
October 12, 2009

Congratulations to all of our 2009 Graduates!

Best of Luck!



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

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
Laura Royce—Board Member

Supervisory Committee

Laura Royce — Chairperson
Karen Byrne
Josephine Bellezza

Staff

Amber | Melissa | Chris | Lisa | Mary

2009-2010 Academic Year Federal Family Education Loans

Stafford Subsidized :
Undergraduate: 5.6%
Graduate 6.8%
Stafford Unsubsidized 6.8%
Federal Parent PLUS 8.5%

Member Services

Check Cashing—with proper ID
 No third-party checks
 Credit Life 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: Guaranteed Student Loans

Line of Credit
 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

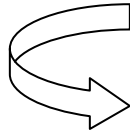
14266 Taylor Hollow Road
 P. O. Box 29
 Gowanda, NY 14070-0029

Phone 716-532-3790
 Account inquiries ext. 24 or 25
 Fax 716-532-4629
www.gowandaareafcu.org

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 2009 Discount Tickets

Darien Lake Theme Park

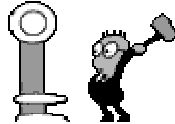
Good Any Day Ticket \$22.00

Waldameer Amusement Park and Water World

Good Any Day Ticket \$18.00

Martin's Fantasy Island

Good Any Day Ticket \$16.00



Erie County Fair August 12-23, 2009

**Pre-Sale tickets on sale until
 August 14, 2009.**

Adults \$6.50

Seniors (60+) ... \$4.50

20 Ride Coupons ... \$15.00

Children 12 and under FREE !

Cattaraugus County Fair August 3-9, 2009

**Pre-Sale tickets on sale until
 August 1, 2009**

Admission Ticket ... \$7.00

Buffalo Bison Flex Tickets

\$7.00 per ticket

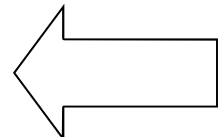
**Good for any game except
 July 3, 2009**

**Annual Credit Union Day at
 Coca-Cola Field is
 Friday August, 21, 2009**

Game 7:35pm Fireworks to follow

We now offer VISA TravelMoney Cards!

- \$3.00 fee to purchase card
- Loadable up to \$5000.00
- Load card 4 times directly from your Credit Union savings or checking account
- Use domestically or internationally
- Withdrawal cash at ATMs
- Great alternative to Travelers Checks!



Attention PCU Banking Users:

WebLoan is here!



You can now apply for loans with the Credit Union online! Log-in to your PCU online account and click on the Loans tab. Complete and print the loan application. A Credit Union staff member will notify you when we receive the application.

You will still need to furnish salary documentation, as well as other information.

If you are not enrolled in PCU Banking come into the Credit Union to sign up!