

Branch Locations and Hours

Buffalo Postal Community Federal Credit Union

Main Office

1155 William St.
Buffalo, NY 14206

Monday-Wednesday:

8:30a.m. - 4:30p.m.

Thursday: 9a.m.-5:30p.m.

Friday: 8:30a.m.-4:30p.m.

Phone: 716 854-2458

Fax: 716 854-3613

EZ Access: 716 854-2080

Orchard Park Branch

3041 Orchard Park Rd.
Orchard Park, NY 14127

Monday-Thursday:

8:30a.m.-4:30p.m.

Friday: 9:00a.m.-5:30p.m.

Phone: 716 675-5900

Fax: 716 675-5925

Cheektowaga Branch

3685 Harlem Rd.
Cheektowaga, NY 14215

Monday-Thursday

8:30a.m.-4:30p.m.

Friday: 9:00a.m.-5:30p.m.

Phone: 716 835-6355

Fax: 716 833-6640



Teen Talk

Happy New Year!

SCHOLARSHIPS AVAILABLE

If you or someone you know is heading off to college in the fall, be sure to check out all the scholarships offered at your Credit Union. We offer four different scholarship programs each year:

- Two Buffalo Postal Scholarships, \$1,000 each
- Two \$500 Buffalo Chapter Scholarships
- NYS CU League Scholarships (\$500 & \$1,000)
- Four 2009 Accel Exchange College Grants, \$5,000 each
- Thirty 2009 Accel Exchange College Grants, \$1,000 each

There is no fee to submit an application, however to qualify for a scholarship students must meet the following criteria:

- Be a member of the CU.
- Currently a college bound high school senior going to either a 2 or 4 year accredited institution.
- Will be attending college for the first time in the fall of 2009.

Applying is Easy!

- Stop in any branch office to pick-up your scholarship package.
- Return the completed forms to any office. Deadlines vary, so please read all the information enclosed. If you have any questions please contact any office.



The Credit Union offers both Federal Stafford Loans for students and Federal PLUS loans for parents. These loans are backed by the federal government and guaranteed by Great Lakes Higher Education Guaranty Corporation. Speak with a loan officer for complete details.

Student Loans Available!



**Buffalo Postal Community
Federal Credit Union
PRIVACY NOTICE**

The Buffalo Postal Community Federal Credit Union, your member owned financial institution, is committed to providing you with financial products and services to meet your needs and reach your financial goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union.

We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact any of our offices.

Information we collect and disclose about you is nonpublic personal information about yourself from the following sources: 1. Information we receive from you on applications and other forms. 2. Information about your transactions with us or others. 3. Information we receive from a consumer reporting agency 4. Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct financial transactions.

We may disclose all the information we collect, as described previously and as permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to other third parties.

In order to conduct the business of the credit union, we may also disclose non-public personal information about you under other circumstances as permitted or required by law.

These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with the Buffalo Postal Community Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How we protect your Information:

We restrict access to nonpublic personal information about you to those employees who have a specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

2009 CU Holiday Closings

Martin Luther King, Jr. Day	Monday, January 19th
President's Day	Monday, February 16th
Memorial Day	Monday, May 25th
Independence Day	Observed Friday, July 3rd
Labor Day	Monday, September 7th
Columbus Day	Monday, October 12th
Veteran's Day	Wed., November 11th
Thanksgiving	Thursday, November 26th
Christmas Eve	Thursday, December 24th All offices close at noon.
Christmas	Friday, December 25th

WE HAVE EVERYTHING YOU NEED



Checking Accounts - If you are 17 years old, you can open a joint account at the CU with a parent or guardian. All you need to do is maintain a minimum balance of \$10.00. It's the perfect solution for paying bills, making purchases and ATM access.

Student VISA® - Start building your credit history with a Student VISA. Open an account with a parent or guardian's signature and you'll receive a low rate of 10.95% apr. It's ideal for school, vacations, and travel arrangements.



Submit Your E-mail Address! Youth Account

Name _____ Member

Email Ad- _____

IMPORTATNT REMINDER FOR ALL MEMBERS

BPCFCU will never ask you to update your personal information via e-mail by clicking on a link or calling a number different from our main lines. Should you receive an email with such a request, do not respond and delete it from your inbox. If you have any questions please contact our IT Department at 854-2458.

