



# Greater Woodlawn FEDERAL CREDIT UNION

5-3811 Lakeshore Road 351 E. Fairmount Avenue 3995 Vineyard Drive  
Blasdell, NY 14219 Lakewood, NY 14750 Dunkirk, NY 14048  
Phone: (716) 826-6427 Phone: (716) 763-7283 Phone: (716) 363-7412  
Fax: (716) 824-2281 Fax: (716) 763-7286 Fax: (716) 363-7416

www.grwfcu.com



# Newsletter

July 2009

## COME & HAVE LUNCH ON US!

### 5<sup>th</sup> ANNUAL MEMBER APPRECIATION DAY!!!

Thursday, July 31<sup>st</sup> 11:00 am – 3:00 pm  
All Branches



### JOIN US FOR A FREE LUNCH!!!

(1 Ticket Per Member)  
Addit'l Tickets - \$1.00 each  
COME & ENJOY THE FUN!!!!

Donations Kindly Accepted

Proceeds to benefit Children's Miracle Network  
and Local Boy Scout Troop #169

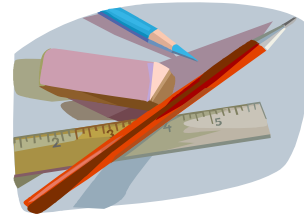


*We will be Closed in Observance of Independence  
Day on Friday, July 3<sup>rd</sup>, 2009  
&  
Labor Day on Monday, September 7<sup>th</sup>, 2009.*



## FREE SCHOOL SUPPLIES!!

**All students entering  
Kindergarten thru 6th grade  
are eligible!!**



Wednesday, August 19<sup>th</sup>, 2009  
11:00 am – 3:00 pm

Stop in at any one of our 3  
locations and pick out 10 items  
from your school supply list for  
free!

#### *Items To Choose From Include:*

*Crayola Crayons ~ Pencils ~ Pink Erasers ~ Folders  
Pencil Sharpeners ~ Book Covers ~ Filler Paper  
Large Glue Sticks ~ Markers ~ Colored Pencils  
Elmer's Glue ~ Scissors ~ Highlighters ~ Rulers  
& Much More!!!!!!!!!!!!*

*\*Each child must have an existing account  
with a balance of at least \$25.00. A new  
account may be opened for any child with a  
deposit of \$25.00. A minimum balance of  
\$25.00 must remain on account for one (1)  
year or \$10.00 will be forfeited by the  
account holder.*



**All Ford Employees  
(Hourly & Salary) and  
Retirees:**

Sign up for Direct Deposit. We have the forms available at the Credit Union for your convenience.

With direct deposit, you have:

- The safest method of receiving your payment
- An easier, more convenient way to access your money
- Control over your money and your time

**Signing up is quick and easy.**

Direct deposit eliminates the risk of lost or stolen checks, and helps protect against fraud and identity theft. Furthermore, direct deposit provides people with immediate access to their money from virtually everywhere, which can be vitally important in the case of a natural disaster or a major life change.

## Home Improvement Special Loan

**BORROW UP TO \$40,000  
84 MONTHS  
6.55% A.P.R.\***

As Low as... **6.99%** APR

for CREDIT CARD balance transfers

✦ **No Balance Transfer Fee** ✦

*Ask for Details\**

## Online Banking ~ 24 hour account access at your fingertips

Need to balance your checkbook? It's easy with Online Home Banking. Our online banking options allow you to check balances, transfer funds, view cleared checks, make credit card payments, print out history and more! To sign up for this FREE service visit our website.

## Online billpay ~ here's how it works!

Online bill pay is a convenient way for you to pay all your bills from one secure website. Just imagine no more handwritten checks, envelopes, or stamps. It's as simple as visiting our website, logging into your bill pay account, and paying your bills at your convenience.

>quick

>easy

>hassle-free

[www.grwfcu.com](http://www.grwfcu.com)

## MORTGAGE RATES ARE DOWN



**4.95% APR\* - Term Up to 15 Years**

**5.05% APR\* - 20 Years**

**5.25% APR\* - 25 Years**

**5.35% APR\* - 30 Years**

- *Low Down Payment Requirements*
- *Low Closing Costs*
- *No Property Tax Escrow Required*
- *No Loan Origination Fee*
- *First Time Home Buyer's Program Available*

*Call & speak to a specialist now – 716-826-6427  
Our mortgage specialist will spend as much time  
as you need to guide you through the entire  
process, from the loan application right up to the  
loan closing.*

## Vacation Loan Special

**\$3,500 for 12 Months - 3.75% APR\***

\*Subject to Credit Worthiness