



Greater Woodlawn FEDERAL CREDIT UNION

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Blasdell, NY 14219 Lakewood, NY 14750 Dunkirk, NY 14048
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www.grwfcu.com



Newsletter

July 2010

COME & HAVE LUNCH ON US!

6th ANNUAL MEMBER APPRECIATION DAY!!!

Friday, July 23rd 11:00 am – 3:00 pm
Blasdell & Dunkirk Locations

Thursday, July 29th 11:00 am – 3:00 pm
Lakewood Location Only



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**

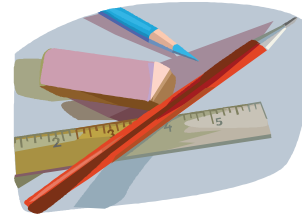


*We will be Closed in Observance of Independence
Day on Monday, July 5th, 2010
&
Labor Day on Monday, September 6th, 2010.*



FREE SCHOOL SUPPLIES!!

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



Wednesday, August 11th, 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.**

**Auto Buying
the Credit Union Way...
NEW and USED Vehicles**

**Any Make – Any Model - As Low As...
2.50% APR* – 28 Months
Up to \$30,000**



****Must be New Loan – No In-House Refinance.**

Home Improvement Special Loan

**BORROW UP TO \$40,000
84 MONTHS
As Low As 5.95% A.P.R.***

6.99% ... 13.99% APR*

**for CREDIT CARD balance transfers
* No Balance Transfer Fee ***
Ask for Details*

NOTICE TO ALL DEBIT CARD HOLDERS:

Due to a recent change approved by the Federal Government (Regulation E), we will no longer be able to transfer available funds from your share account and pay overdrafts for your everyday debit card transactions and ATM withdrawals as of August 15, 2010, unless you ask us to do so to by “opting in.”

By simply responding positively to the official form, you can easily protect your account and avoid being embarrassed or inconvenienced from having debit card transactions declined. You will still pay the same fee of \$20 each time we pay an overdraft, but you will not be caught in the predicament of having your debit card transaction declined because of a lack of funds. Please note that there is no limit on the total fees we can charge you for overdrawing your account.

We have mailed an “Opt In” Form to all card holders. Please sign and return to the Credit Union at your earliest convenience. If you have not received a form, please contact our office or stop in immediately and we will provide you with a form.

Don't delay...send in the Official “Opt In” ...”Opt Out” form today!

We must have your “Opt In” on file by August 15th, 2010, in order to continue our transfer privilege for you.

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

\$3,000 for 12 Months - 2.95% APR*

***Subject to Credit Worthiness**