



Greater Woodlawn FEDERAL CREDIT UNION

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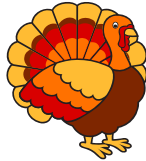
www.grwfcu.com



Newsletter

October 2009

Happy Thanksgiving!



Donate non perishable foods
October 1st – 30th

Food will be donated to WNY Food Bank to benefit families in our local communities.

Collection bins will be at located at all offices.

TURKEY CONTEST ENTRY

Fill in coupon below and drop in the "TURKEY BOX" at the Credit Union.

Name _____

Address _____

Phone _____ Acct # _____

Turkey Drawing To Be Held November 18th
60 Turkeys will be given away!! (gift certificates)
(1 entry per account & 1 winner per account)



Help lift the spirits of a less fortunate child this holiday season. **Bring a new & unwrapped toy to any one of our offices by December 11th** and we will work together with the U.S. Marines to make sure your donation brightens the face of a

SANTA IS COMING TO THE CREDIT UNION!!!!



December 11th, 2009 3:00 pm – 5:30 pm
Bring The Kids & Join Us for Cookies, Candy, Gifts & Pictures!!!

CHRISTMAS CLUB CONTEST

How would you like to win a Gift Certificate for the upcoming holidays? All you have to do is open a Christmas Club for 2010 to be eligible. We will give away three (3) \$40.00 Gift Certificates and thirty (30) \$20 Gift Certificates. The drawing will be held at the Credit Union on December 16th. For those members who now have Christmas Club accounts for 2009, you are automatically entered. (1 entry per account).

Entry Blank CHRISTMAS CONTEST

Fill in coupon below and drop in the "XMAS BOX" at the Credit Union.

Name _____

Address _____

Phone _____ Acct # _____

Christmas Club News

Christmas funds will be transferred to all share accounts on **November 3rd, 2009.**

International Credit Union Day

On October 15, 2009 credit unions around the globe will celebrate International Credit Union Day. The theme, "Your Money. Your Choice. Your Credit Union.", reminds people everywhere of the advantages credit unions provide members. Value, trust and service to members - these are just a few of the many reasons credit unions are chosen by people seeking access to fair and affordable financial services. Thanks for allowing us to serve you as a member-owner of Greater Woodlawn FCU!

CHRISTMAS LOAN SPECIAL – Borrow up to \$3,000 for 12 Months

3.99% APR*



3.99% APR*

Online Banking ~ 24 hr 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

*All Loans Subject to Credit Worthiness



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*

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.*

HOLIDAY HOURS:

In observance of the following holidays, our hours are as follows:

Columbus Day – Monday, October 12th - CLOSED

Veterans Day – Wednesday, November 11th – CLOSED

Thanksgiving – Wednesday, November 25th - Extended Hours

*Main Office – 8:00 am-5:30 pm

*Lakewood/Dunkirk-9:00 am-5:30 pm

Thursday, November 26th - CLOSED

Friday, November 27th - All Offices –

8:30 am – 12:30 pm **Drive-Thru Only**

Christmas Holiday - Thursday, December 24th - All Offices –

8:30 am – 12:30 pm **Drive-Thru Only**

Friday, December 25th - CLOSED

New Year's Holiday - Thursday, December 31st - All Offices –

8:30 am – 12:30 pm - **Drive-Thru Only**

Friday, January 1st - CLOSED