



# Greater Woodlawn

FEDERAL CREDIT UNION

JANUARY 2024 NEWSLETTER



## MORTGAGE RATES ARE DOWN!



AS LOW AS  
**5.50%** APR\*

UP TO  
**30 YEARS**

- Low Down Payment Requirements
- Low Closing Costs
- No Property Tax Escrow Required

*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.

## MINI MORTGAGE LOAN - UP TO \$200,000

AS LOW AS  
**5.35%** APR\*  
UP TO  
**12 YEARS**

*Up to 90% LTV -  
Lower Closing Costs*



## LOAN SPECIALS



### BALANCE TRANSFER LOAN

AS LOW AS **6.50%** APR\* | UP TO \$25,000 FOR UP TO 5 YEARS

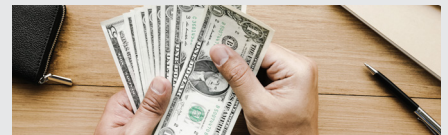
Consolidate Your Bills Now. \*Must be used to transfer credit cards or outstanding loans from other institutions only.

### NEW OR USED AUTO LOAN



AS LOW AS  
**4.95%** APR\*

\*Cannot be used to refinance existing GWFCU loan.



### PERSONAL LOAN

AS LOW AS **6.25%** APR\* | UP TO \$10,000 FOR UP TO 48 MONTHS

\*Proceeds CANNOT be used to payoff/refinance existing GWFCU loans.



### COLLEGE LOAN

AS LOW AS **5.50%** APR\* | UP TO \$25,000 FOR UP TO 84 MONTHS

\*Proceeds must be paid directly to college or university OR direct to payoff existing student loan. There is no payment deferral.

## MASTERCARD BALANCE TRANSFERS



AS LOW AS  
**5.99%<sup>APR\*</sup>**

**NO BALANCE  
TRANSFER  
FEE!**

Transfer your credit card balances to the credit union's Mastercard at our new promotional rate.

- Promotional rate will remain in effect on the balance transfer until paid in full.
- Must be used to transfer credit cards only from other financial institutions and cannot be used to pay off existing GRWFCU credit cards.

## HOME IMPROVEMENT LOAN



AS LOW AS  
**5.75%<sup>APR\*</sup>**

UP TO  
**\$10,000**  
FOR UP TO  
**60 MONTHS**

or

AS LOW AS  
**6.00%<sup>APR\*</sup>**

UP TO  
**\$10,001-\$40,000**  
FOR UP TO  
**120 MONTHS**

**TRY OUR CHECKFREE  
ONLINE BILL PAY**

**VISIT  
[WWW.GRWFCU.COM](http://WWW.GRWFCU.COM)  
IT'S FREE!**



A convenient service that enables you to receive, view, and pay your bills from one centralized place, saving you time and simplifying your life.

Some billers can send your bills directly to Bill Pay, where you can view and pay each bill without ever handling a single piece of paper. If you choose, you can also receive an e-mail that tells you when Bill Pay has received your latest bill.

In addition to paying each bill when you receive it, you can set up automatic payments so that Bill Pay pays your bills for you. No more scheduling, no more remembering, no more worrying about missed payments. The automatic payment option takes care of everything for you!



### "LIKE" GWFCU ON FACEBOOK

You can now follow GWFCU on Facebook. "Like" our Facebook page to hear about news and promotions, to view photos of credit union happenings & events, and to stay connected with your credit union.



### NEW AND IMPROVED MOBILE APP COMING SOON!

DOWNLOAD FOR IPHONE OR ANDROID

- Stay connected with us
- Cool events
- Monthly product promotions
- And more!

### LOCATIONS

S-3811 Lake Shore Rd  
Blasdell, NY 14219  
(716) 826-6427  
Fax: (716) 824-2281

351 E. Fairmount Avenue  
Lakewood, NY 14750  
(716) 763-7283  
Fax: (716) 763-7286

3995 Vineyard Drive  
Dunkirk, NY 14048  
(716) 363-7412  
Fax: (716) 363-7416

[WWW.GRWFCU.COM](http://WWW.GRWFCU.COM)

All rates are subject to change without notice.  
\*All Loans Subject to Credit Worthiness.



## HOLIDAY CLOSINGS

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

**MONDAY, JANUARY 15<sup>TH</sup>**  
**- Closed -**

*Martin Luther King, Jr. Day*

**MONDAY, FEBRUARY 19<sup>TH</sup>**  
**- Closed -**

*Presidents' Day*