



# Greater Woodlawn FEDERAL CREDIT UNION

## APRIL 2024 NEWSLETTER

### TRANSFER YOUR CREDIT CARD BALANCES TO OUR GRWFCU MASTERCARD TODAY!

**5.99% APR\***  
**NO BALANCE TRANSFER FEE**

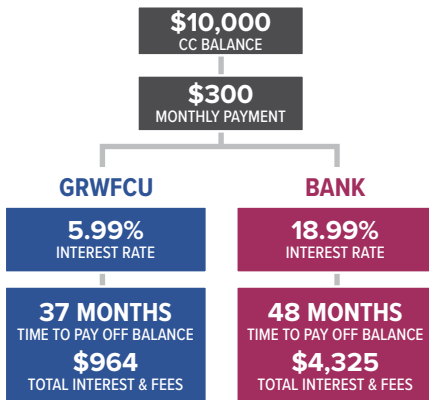
Promotional rate for transferred balance only and will remain in effect on the balance transfer until paid in full.

Must be used to transfer debt only from other financial institutions and cannot be used to pay off existing GRWFCU balances.

Call your local branch or visit our website [www.grwfcu.com](http://www.grwfcu.com) for more details.

\*Annual Percentage Rate. Subject to credit worthiness.

#### COMPARE AND SAVE



#### INTERESTED? NOT SURE HOW TO GET STARTED? IT'S SIMPLE!

Just follow these easy steps:

- STEP 1:** Fill out the Mastercard Application. Come see us at one of our 3 convenient locations, or give us a call and we can email the application to you. Once approved, we will assist with:
- STEP 2:** Transferring your credit card balances to your new GWFCU Mastercard.
- STEP 3:** Transfer any Automatic Payments and Debits to your new GWFCU Mastercard.
- STEP 4:** Save Money!

*Let us help make the switch simple and pain free!*

### LOAN SPECIALS

#### VACATION LOAN

AS LOW AS **4.95% APR\*** | UP TO \$4,000 FOR UP TO 24 MONTHS

#### NEW OR USED BOAT LOAN



AS LOW AS **6.00% APR\***

For up to 72 Months.  
Used boats must be 2009 or newer.

#### PERSONAL LOAN

AS LOW AS **6.50% APR\*** | UP TO \$10,000 FOR UP TO 48 MONTHS

Proceeds cannot be used to payoff/refinance existing GWFCU loans.

#### NEW OR USED AUTO LOAN



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

Ask for Details\*

#### LAND LOAN

AS LOW AS **7.00% APR\*** | UP TO \$100,000 FOR UP TO 15 YEARS

Financing is available for single residential lots up to 5 acres.

#### NEW OR USED MOTORCYCLE LOAN



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

For up to 72 months.  
\*Used must be 2014 or newer.

#### RETIREMENT HOME LOAN

AS LOW AS **5.95% APR\*** | UP TO \$350,000 FOR UP TO 30 YEARS

Ask for Details\*

#### HOME REMODELING LOAN

AS LOW AS **5.95% APR\*** | UP TO \$75,000 FOR UP TO 15 YEARS



### MASTERCARD CREDIT CARD

#### GRWFCU Mastercard offers these features:

- EMV Chip Technology:** Your new Mastercard will have an embedded chip that will help increase security and reduce fraud. The EMV chip will be in addition to the standard magnetic strip.
- 24/7 Cardholder Service:** For balance inquiries, payment information, transaction history, statement requests or to dispute a charge.
- Online Access:** Real-time credit card information, including transactions, pending activity, payment information and custom email alerts, plus sign up for electronic statements when you log into your account online.

*We're proud of our new card offerings and we are excited to make them available to you. As always, we will remain committed to great service.*

# MORTGAGE RATES ARE DOWN!



AS LOW AS **5.95%** APR\*

UP TO \$650,000 FOR UP TO 30 YEARS

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

Call and 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.

## ONLINE SERVICES SET YOU FREE!

**COMING SOON!**  
NEW ONLINE BANKING AND MOBILE APP.

Details to follow.

### FREE ACCOUNT ACCESS

View account balances and statements, transfer funds, even apply for loans, and so much more—24/7. Sign up for Online Banking at [www.grwfcu.com](http://www.grwfcu.com)

### FREE WEB BILL PAY

Receive your bills online and pay them in a matter of seconds. You can even set up automatic/recurring payments. Just one click and you can say goodbye to stamps, envelopes, and checks for good.

*Sign up for online products and services and stay on top of your finances - anytime, anywhere. It's easy, and best of all, it's free.*

### FREE MOBILE BANKING

Download our Android™ or iPhone® app to check balances, make transfers, review transactions, find branches, and more. Plus, sign up for text alerts on deposits, low balances, and more.

And remember the convenience of your FREE Greater Woodlawn FCU Visa® Debit Card. It's accepted at millions of merchants worldwide and can be used as "Debit" or "Credit." If you choose "Debit," you'll enter your PIN. At participating retailers, you can select the option for cash back. If you choose "Credit," just sign and go. Either way, the money comes directly out of your checking account and can be used for purchases made in store, online, or by phone.



## UPCOMING CREDIT UNION EVENTS

THURSDAY, MARCH 28<sup>TH</sup>

### Spring Fling

- Join us for Doughnuts & Coffee
- All Branches



FRIDAY, MAY 24<sup>TH</sup>

### Memorial Day Giveaway

- 1 winner chosen for each branch
- All members automatically entered

FRIDAY, JUNE 21<sup>ST</sup>

### It's a Pizza Party

- Join us for lunch
- All Branches



FRIDAY, AUGUST 2<sup>ND</sup>

### Annual Hot Dog Day

- Join us for lunch
- All Branches



## MINI MORTGAGE

**MAX LOAN AMOUNT**  
**\$200,000**



- 90% Loan-To-Value
- No Application Fee
- No Points
- No Escrow
- Low, Low, Low Closing Costs

AS LOW AS  
**5.75%** APR\*  
UP TO 12 YEARS



### "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.



### OUR NEW MOBILE APP IS 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.



## UPCOMING HOLIDAY CLOSINGS

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

Friday, March 29th - Closed  
*Good Friday*

Monday, May 27th - Closed  
*Memorial Day*

Wednesday, June 19th - Closed  
*Juneteenth Day*

Thursday, July 4th - Closed  
*Independence Day*