



Greater Woodlawn FEDERAL CREDIT UNION

OCTOBER 2023 NEWSLETTER

Join us for
DOUGHNUTS & CIDER

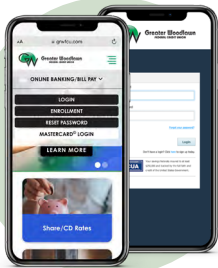
**ALL BRANCH LOCATIONS
FRIDAY, OCTOBER 27TH 2023**

**CHECK OUT OUR NEW
AND IMPROVED WEBSITE**

WWW.GRWFCU.COM



Coming Soon!
**NEW ONLINE BANKING
AND MOBILE APP**



**CHECK OUT OUR
LOW MORTGAGE RATES!**

AS LOW AS 5.35%^{APR*} | FOR UP TO 30 YEARS

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

HOLIDAY CLOSINGS

*We will be open
regular business
hours on Tuesday,
January 2, 2024*

Mon. October 9
Columbus Day

Thurs. November 23
Thanksgiving

Mon. & Tues
December 25 & 26
Christmas Holiday

Mon. January 1, 2024
New Year's Day



LOAN SPECIALS

CHRISTMAS LOAN

AS LOW AS 4.25%^{APR*} | UP TO \$5,000 FOR UP TO 24 MONTHS

That's a payment of less than **\$218 per month!** Loan Special Expires 12/31/2023

PERSONAL LOAN

AS LOW AS 5.75%^{APR*} | UP TO \$10,000 FOR UP TO 48 MONTHS

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

HOME IMPROVEMENT LOAN

AS LOW AS 5.25%^{APR*} | UP TO \$10,000 FOR UP TO 60 MONTHS

or

AS LOW AS 5.50%^{APR*} | UP TO \$10,001-\$40,000 UP TO 120 MONTHS

or

AS LOW AS 5.75%^{APR*} | UP TO \$10,001-\$40,000 121 - 180 MONTHS

NEW OR USED AUTO LOAN

AS LOW AS 4.95%^{APR*} | UP TO 60 MONTHS

or

AS LOW AS 5.95%^{APR*} | UP TO 72 MONTHS

*For new funds only. CANNOT be used to refinance an existing GWFCU loan.

CHRISTMAS GIFT CARD GIVEAWAY

- Winners will be drawn **December 1st, 2023.**
- **10 - \$100 Gift cards** will be drawn.
- To be eligible for the Cash Giveaway Drawing, you must have a Christmas Club for 2023 OR open a new one for 2024. *All eligible members are automatically entered in the drawing.*



CHRISTMAS CLUB NEWS

Christmas funds will be transferred to all share accounts on **November 1st, 2023.**



TURKEY CONTEST - ENTRY FORM

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

NAME: _____

ADDRESS: _____

PHONE: _____ ACCT #: _____

Turkey drawing to be held on **November 17th**
60 Turkeys will be given away!
(gift certificates)

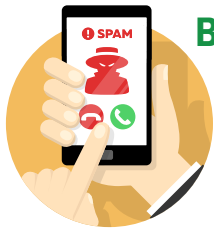
- *1 entry per account
- *1 winner per account



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 deferment.*



BEWARE OF SPOOFED PHONE CALLS

Caller ID Spoofing, or spoofing for short, is an attempt to trick people into thinking they are being contacted by a company they know, such as a bank or credit union, when they are actually being targeted for fraud. Fraudsters use software to make caller ID show the number you know rather than the one from which they are actually calling.

HOW YOU CAN PROTECT YOURSELF

Here are some general tips from the FCC to avoid spoofing scams:

- 1 Do not answer calls from unknown numbers.
- 2 If you answer the phone and the caller or a recording asks you to push a number to stop getting calls, hang up. Scammers often use this trick to identify potential targets.
- 3 Do not respond to questions, especially those that can be answered with a simple "yes" or "no."
- 4 Never give out personal identification information such as account numbers, Social Security numbers, mother's maiden names, passwords or other unique identifying information during an unsolicited call.

- 5 If you get an inquiry from someone who says they represent a company or a government agency, hang up and call the phone number on your account statement, in the phone book, or on the company's or government agency's website to verify the authenticity of the request. You will usually get a written statement in the mail before you get a phone call from a legitimate source, mainly if the caller is asking for a payment.
- 6 Talk to your phone company about call blocking tools they may have and check into apps that you can download to your mobile device to block unwanted calls. Information on available robocall blocking tools is available at fcc.gov/robocalls.
- 7 Set a password for your voicemail.

If you have any questions, please feel free to contact us. 716-826-6427



STOP BUYING STAMPS! TRY OUR ONLINE BANKING.

Online bill pay is a convenient way for you to pay all your bills from one secure website. It's as simple as visiting our website, logging into your bill pay account, and paying your bills at your convenience.

WWW.GRWFCU.COM

DEBIT CARD AND CREDIT CARD SECURITY

Your security is our top priority at Greater Woodlawn Federal Credit Union. We proactively monitor your credit and debit card(s) for any unusual activity. In the event suspicious activity on one of your GRWFCU cards is detected, our alert system will call you.

Here's how it works:

If you have a phone number on file with us, you'll receive a call with details about the suspected transaction from our fraud monitoring service. All you have to do is respond to confirm that transaction.

- If you indicate the transaction is fraud, your card will be restricted and replaced. If you indicate the transaction is valid, you're all set. The system will mark the transaction as legitimate and you can get on with your day – simple as that.
 - In the event you do not answer when you're called, a voicemail will be left instructing you to **return the call.**
 - When calling you will be asked to enter the case number left in your voicemail message and verify if the transactions in question are valid.
 - If you deny validity, you will be connected to a Fraud Center representative.
 - As always, it's important you review notification(s) carefully and respond quickly. **Remember – our message will never ask you for your PIN number.**
 - You may also contact your local Branch office to validate transactions during regular business hours.

If you have any questions about our fraud monitoring service or if you need to verify or update your phone number, please contact one of our branches.

TRANSFER YOUR CREDIT CARD BALANCES TO OUR GRWFCU MASTERCARD TODAY!

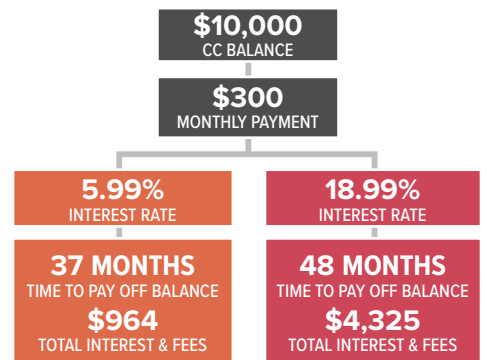
5.99% APR*
NO BALANCE
TRANSFER FEE



- 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 for more details. *Annual Percentage Rate. Subject to credit worthiness.

COMPARE AND SAVE



"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 MOBILE APP IS NOW AVAILABLE

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



2023 ANNUAL MEMBERSHIP MEETING SATURDAY, OCTOBER 21, 2023 AT 12:00 P.M.

Greater Woodlawn F.C.U.
3811 Lakeshore Rd, Blasdell, NY

(Voting hours will be posted in all offices)

WWW.GRWFCU.COM

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

