

# Financial Trust News



**Financial Trust**  
FEDERAL CREDIT UNION

3333 Harlem Rd.  
Cheektowaga

4257 Seneca St.  
West Seneca

6520 Webster Rd.  
Orchard Park

2014 Grand Island Blvd.  
Grand Island

3291 Lakeshore Rd.  
Blasdell

462 Grider St. (ECMC)  
Bu alo

## Suffering From Holiday Credit Card Spending Stress?

We have your relief.  
Our low interest personal  
loan can pay-off your holiday  
expenditures on those  
naughty high interest  
credit cards!

**6.99%** APR\*



## Save Big with a Financial Trust Credit Card in 2020!

Enjoy our low rate of **10.99%** APR\*  
and keep more of your money  
where it belongs —  
with you!



\*Annual Percentage Rate.  
Subject to application and approval.  
Terms and conditions apply.

### Board of Directors

Dr. Timothy Oldenburg *Chairman*  
Matthew Riter *Vice Chairman*  
John Morrison *Treasurer/CEO*  
Ed Kowalewski *Secretary*  
James Manley *Board Member*  
Mike Berent *Board Member*  
Virginia Harper *Board Member*

### Supervisory Committee

Denise Keller *Chairman*

### Members

Lenny LaCongo  
Kimberly Corbett  
Dr. Timothy Oldenburg  
Jacqueline Felser

### 2020 Holiday Closings

January 20th *Martin Luther King Jr.*  
February 17th *President's Day*  
May 25th *Memorial Day*  
July 3rd *Independence Day Observed*  
September 7th *Labor Day*  
October 12th *Columbus Day*  
November 11th *Veteran's Day*  
November 26th *Thanksgiving Day*  
November 27th *(open until 4pm)*  
December 24th *Christmas Eve (open until noon)*  
December 25th *Christmas Day*  
December 26th *Day After Christmas*  
December 31st *New Years Eve (open until noon)*  
January 1st *New Year's Day 2021*

### Branch Hours

Mon-Wed. 9 am to 4 pm  
Thurs. & Fri. 9 am to 5 pm  
Sat. 9 am to 12:00 pm  
(West Seneca & Cheektowaga Only)



Ready to lay some tracks on the trails this season?

# Snowmobile Loans!

Let Financial Trust help you make it happen!

# 3.75% APR\*

\*Annual Percentage Rate. Terms and conditions apply.

Since our founding, Financial Trust Federal Credit Union has recognized the connection between strong communities and good business. That's why we invest in the organizations that improve the quality of life in the communities we serve.

We respect and applaud the dedication of thousands of local individuals and volunteers who work tirelessly to improve their communities and the lives of others. We pledge to continue our tradition of supporting local organizations and their worthwhile objectives in 2020!

**Thank You To Our Members For Making The FTFCU Food Bank Food Drive a Huge Success!**

Breast Cancer Network of WNY Bu State Athletic Department

Cheektowaga School District Chestnut Ridge Conservancy

Franciscan Center Frontier School District

Grand Island Little League Hamburg School District

Kaely's Kindness Kids Escaping Drugs

NAFCU New York State DECA

Orchard Park DECA Orchard Park Educational Outreach

Orchard Park Pride Queen of Heaven Carnival

SASi Susan G. Komen Race for a Cure

Town of West Seneca Events West Seneca AOF & AOIT

West Seneca Highway Department West Seneca Chamber of Commerce

West Seneca Youth Baseball West Seneca Lions Club

Wings Flights of Hope WNY NAF

Financial Trust collected \$1,602.00 and hundreds of food items! Thanks to all that contributed!