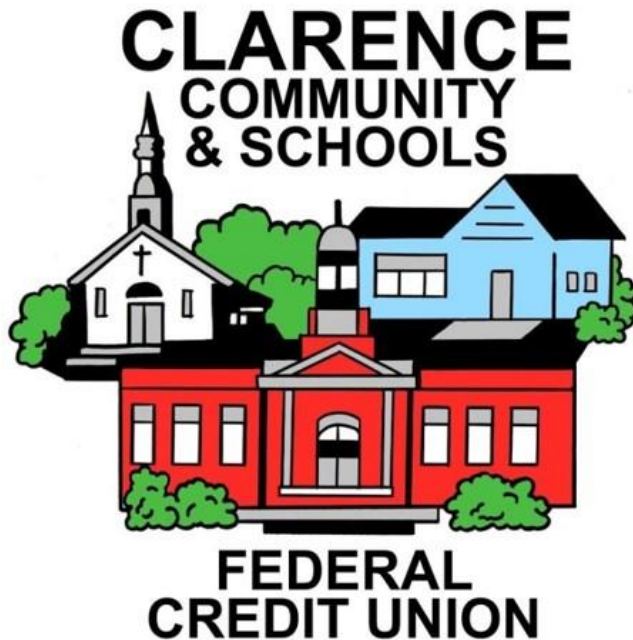


YOU CAN JOIN!



The Clarence Community & Schools Federal Credit Union is a not-for-profit *member owned and operated* financial institution established to meet the needs of its members and their families.

PRODUCTS & SERVICES

We are here to help you!

- We offer many products and services to help make handling your finances easier!

Product Categories

- Checking
- Savings
- Credit Card
- Loans
- Debt Consolidation
- Convenience Services
- VISA Gift Cards
- CU Money Travel Cards
- Product Discounts

FREE CHECKING

- Free VISA ATM/Debit Card
- Direct Deposit
- No-fee ATM Networks - (includes most Speedway, Rite Aid, Walgreens and Target locations)



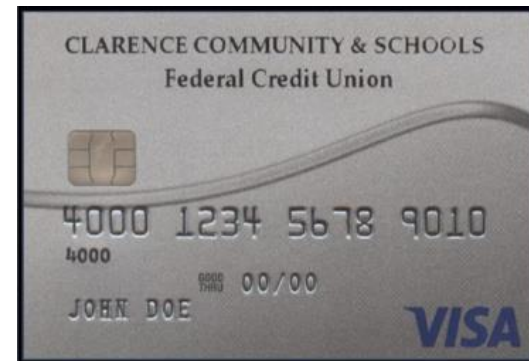
SAVINGS ACCOUNTS

- Savings accounts that pay dividends
- Payroll Deduction
- Share Certificates of Deposit
- IRAs
- Club accounts
- CU Kids accounts



VISA CREDIT CARD

- No annual fee
- Competitive rate
- Scorecard rewards program
- Balance transfer program



SCORECARD®

LOW RATE LOANS

- Low rates
- Easy repayment terms
- Personal, Auto, Home Improvement, RV
- Credit Builder Program
- Skip-a-Pay Program



HOME LOAN OPTIONS

- Home Equity loans
- Home Equity lines of credit
- Mortgages (*through Owners Choice Funding*)



DEBT CONSOLIDATION

- Pay off high interest loans and credit cards
- Eliminate managing multiple monthly payments



CONVENIENCE SERVICES

- Home Banking
- Mobile Banking
- Online Bill Pay
- E-statements
- Drop Box
- Phone Requests



ADDITIONAL SERVICES

- VISA Gift Cards
- CU Money Travel Cards
- Wire Transfers
- Love My CU Rewards Program
- Discounts on Delta Sonic services, Regal movie tickets and Six Flags Darien Lake passes



CONTACT US!

CONTACT INFORMATION

- 9145 Sheridan Drive
Clarence, NY 14031
- 716-630-0888
- clarencfcu@ccsfcu.com
- www.ccsfcu.com

OFFICE HOURS

- Monday – Thursday
9:00 am – 4:30 pm
- Friday
9:00 am – 5:30 pm
- Saturday – temporarily
suspended due to COVID.

**WE HOPE TO BE BACK IN THE MIDDLE AND HIGH
SCHOOL WITH OFFICE HOURS SOON!**

BE A MEMBER!

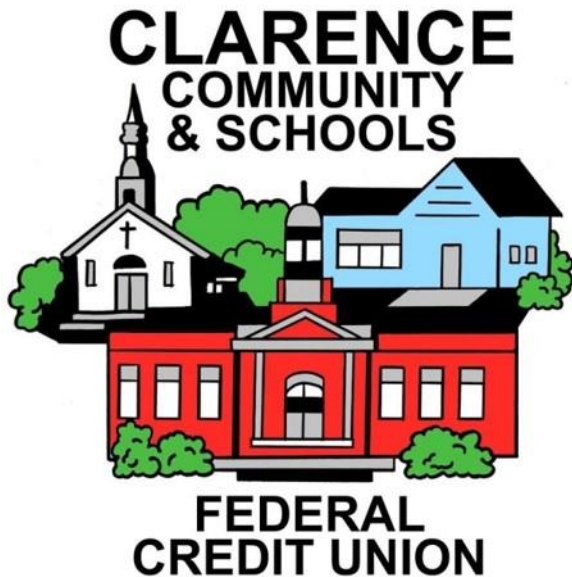
YOU ARE ELIGIBLE TO JOIN!

- Because you work in Clarence you are eligible to join!

**Wondering about the differences
between credit unions and banks?**

CREDIT UNION	VS.	BANK
Not for profit		For profit
Earnings benefit members <i>(you're a member)</i>		Earnings go to stockhold- ers not customers
Owned by members		Owned by shareholders
Meet members needs		Maximize profit
Insured by the NCUA <i>Up to \$250,000</i>		Insured by the FDIC <i>Up to \$250,000</i>
Local, community based		National or regionally based
Volunteer directors		Paid directors

JOIN US AND BENEFIT!



- Take advantage of our membership benefits today.
You'll be happy you did!

Membership restrictions apply.
Rates and terms subject to change.
Member NCUA | Equal Housing Lender