

# Spring Newsletter

April 2025



**Please verify you are using the correct account number/format and corresponding account type (savings/checking) when giving your account information for online payments or direct deposits.**

Your Share Savings account is your primary number but your Share Draft (checking) account number is located at the bottom of your checks and is 14 digits long. If you are using the wrong information there is a chance of your deposit or payment posting to the wrong account, or being returned for no account. We try to manually process these but sometimes are unable to do so. This could potentially cause return fees and late payments or your payroll to be returned to your employer. If at any time you are unsure of what numbers to use, please call the office and let us help you!! This will ensure your transactions are completed in the most timely and efficient manner as possible!



**Members! When mailing in a deposit or payments, you do not need deposit slips, however including a note with specific transaction instructions will ensure your transaction is processed correctly.**

## ANNUAL MEETING

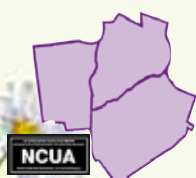
**Please join us at the Franklin Fire House on Saturday, May 3 at 9:30AM** for our Meet & Greet, with business meeting at 10:00AM!! We are offering a light simple spread with fruit and pastries. Coffee, hot tea, and juice will also be provided. DOOR PRIZES will be available, including 2 LOAN SPECIALS!! Call and make your reservation by April 30th, 2025! We look forward to seeing you all in person!!



### ARE YOU A 10-MONTH EMPLOYEE?

*The end of the school year is approaching. Plan ahead and talk to a loan officer regarding your summer loan payments today! Don't get behind on loan payments or any other transfer that you might have.*

***April is Credit Union Youth Month. Check out our website for activities and more info!***



Chen-Del-O Federal Credit Union

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## Financial Fitness

**Every penny counts! Consider keeping most of your money in an interest-bearing savings account.**

Even low-interest savings accounts earn more money than zero-interest checking accounts. Of course you need to have enough in checking to pay bills, but many people store most of their savings in the checking account where they earn no interest!

**Put aside money for emergencies!**

Most financial advisors suggest a minimum of three to six months living expenses set aside. Some even suggest ensuring this savings before paying down debt!



## Beware! Scams are on the rise!

The FTC has information concerning current potential scams. Some of the current ones are romance scams, student loan and education scams, gift card scams, social security/IRS impersonators, and tech support scams.

For additional scams & information, visit [www.consumer.FTC.gov/scams](http://www.consumer.FTC.gov/scams)



*Welcome Back Snow Birds!!  
Please make sure you have called to update your summer address and phone number.*

## Holiday Closings:

**Chen-Del-O's Annual Meeting**  
Saturday, May 3, 2025

**Memorial Day**  
Saturday, May 24 & Monday, May 26, 2025

**Juneteenth**  
Wednesday, June 19, 2025

"Help us share the news as we bring the excitement of financial literacy education directly to classrooms.

Our engaging activities cater to students of all grade levels, teaching essential money management skills in a fun and interactive way.

Empower the next generation with the knowledge they need to make smart financial decisions for life.

Contact us today to schedule a session at your school!"



**"Get ready to jump into online newsletters this summer! You can find our newsletters on our Chen-Del-O website toward the bottom of the homepage. We are excited to bring this new opportunity to you!"**

If you prefer a paper newsletter no problem, just give the office a call and we will send one to you.

**Chen-Del-O Federal Credit Union**  
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### Office Hours:

Mon.-Thurs. 8:00 A.M. - 4:30 P.M.  
Friday 8:00 A.M. - 5:00 P.M.  
Saturday 8:30 A.M. - 11:30 A.M.

### Board of Directors:

President	Breck Tarbell
Vice-President	Mark Luetzger
Secretary	Sara Leddy
Treasurer	Ashley Pittsnogle
Directors	Kathy Hewlett Kathleen Ingalls Greg Bonczkowski

Director Emeritus	Ralph Whitney (Deceased) Arlene Tarbell (Deceased) David Stoy Geraldine Simmons (Deceased) Sue Giudice
Supervisory Committee	Joseph Grieco, Chair Jeanne Kruser George Hinkley Anne Wolstenholme Patricia Winters

