



CONSUMERS FEDERAL CREDIT UNION

Since 1965

Credit Union News Fall 2020

Begin the savings...



Services to Meet Your Needs

Vehicle Loans

- * Rates as low as 2.99% APR
- * Terms up to 84 months
- * New, used and refinance loans are available

Unsecured Loans

- * Rates as low as 7.49% APR
- * Terms up to 84 months
- * Use the funds for your next great purchase, home renovations, education, and so much more

100% of Savings/Certificate Loans

- * Use your savings or Certificate of Deposit (CD) to secure your loan.
- * Rates as low as 2.24% APR, Up to 60 month term
- * No prepayment penalty

Certificate of Deposit/ Savings Accounts

- * 12 to 60 month terms available on Certificate of Deposits
- * 60 month CD at 1.15% APR
- * Savings and IRA Accounts are 0.65% APY*

*Annual Percentage Rates are as of 9/1/2020 and applies to the initial term of a new certificate. All certificate of deposits have a \$500.00 minimum deposit. We will match verified 24 - 60 month certificate rates and terms that you bring us from any federally insured U.S. branch bank or credit union. You must maintain the certificate for the entire term. If you withdraw your funds early, your certificate rate will revert to the similar certificate term and rate offered by Consumers Federal Credit Union at the time the new certificate was opened. Other penalties for early withdrawal also apply. We may limit the amount you deposit in one or more certificate. This offer may be withdrawn without notice. Additional restrictions may apply.

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

For more information, contact Consumers Federal Credit Union at 718-266-2204 or customerservice@consumersfcu.org

Our Long Island Branch is

**Now
Open**

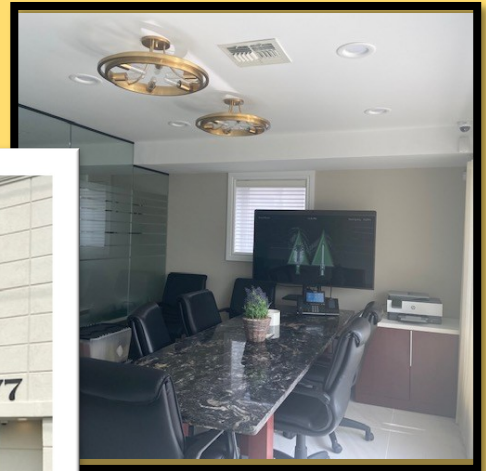
4177 Merrick Road, Massapequa, NY 11758

We want to thank all of our members who have supported us throughout the years. In order to better assist our members and continue providing exceptional service, we are proud to announce the opening of our new branch location. Rest assured, we continue to provide full services at our Coney Island location.

Come check out our new location!

New Branch, New Look, Same Great Service...

- ◇ Open memberships, Certificate of Deposit (CD's), Checking accounts, Individual Retirement Accounts (IRA)
- ◇ Apply for unsecured loans, residential and business mortgages, business loans
- ◇ Conduct teller transactions and so much more!
- ◇ We have also updated our Coney Island office to create a more modern, welcoming and safe atmosphere with the current and any possible future pandemic for all our members.



New Updates

- ◇ Zoom- We have updated our phone system and video calling to Zoom. With this new update, we can continue to provide the best service and have the most up to date technology. In order to protect our staff and members during these unprecedented times, we can provide meetings, assistance and answer any questions through video conference during office hours and stay connected with our community.
- ◇ Website- We are currently updating our webpage with a more modern and easy to follow site. Stay tuned for our new look coming this October.
- ◇ New Office Look— Our offices have been updated. We have completed our renovations in our Coney Island office. Our Long Island office is now open and fully functional. Visit us today at one of our office locations and check out our new look!
- ◇ New Employees— Join us in welcoming our two new employees; Ivanna Ostapyuk, *Member Service Representative* at our Coney Island Office. She is fluent in Russian and Ukrainian. Jenna Zaretsky, *Member Service Representative* at our Long Island Office.

We are working diligently and extensively to continue adapting in these fast changing times. We will make any necessary updates to keep our staff and members safe. Although we do not know what tomorrow will hold, we promise to continue serving our members and community as we have since 1965.

Our Coney Island Office Has A New Look!



A Special Thank You. . .

Our first closing held at our Long Island branch and a special thank you to our long time members Mr. & Mrs. Barbieri for trusting us with all their financial needs throughout the years.



Remote Deposit Capture is here!

Download our FREE ConsumersFCU app today and sign up for our FREE Remote Deposit Capture service! It's as easy as Tap, Snap and Go.

Contact us today to speak with one of our customer service representatives to find out more.

Our ConsumersFCU app is available in the App store or Google Play Store.

Tap.
Snap.
Deposit.



Unclaimed Property

Below is a list of members who have unclaimed property with Consumers. To claim your property, please call (718) 266-2204 or you can email us at customerservice@consumersfcu.org

Balmuth, Brad	Duge, Elizabeth	Grossberg, Irving	Mazor, Irving	Wolfe, Abraham
Daniel-Prass, Loreen	Elam, Blanche	Huggins, Selma	Reaven, Edward	Wolfe, Louis
Diskin, Michael	Flores, Claudia	Jones, Ada	Salant, Saul	
Doti, Michele	Freeman, Mattie	Kaufman, Harvey	Sellers, Malinda	
Dubron, Alex	Greenberg, Harold	Kroll, Seymour	Wigger, Keith	

To locate unclaimed property with the state of New York go to: <https://ouf.osc.state.ny.us/ouf/>

What our members are saying....

I just wanted to send a quick Thank You note on behalf of me & my kids for completing the loan process. I got the keys yesterday & should be able to move in about a month!

-SW

I love Consumers! All my questions are answered by real people and everyone goes above and beyond.

-JO

Thank you everyone for making it easy to do any transaction. You guys are always there when I need help! Your online banking helps me keep track of my account. Best service ever!

-WM

CONTACT US

Coney Island (Brooklyn) Branch

425 Neptune Avenue, Brooklyn, NY 11224

Long Island Branch

4177 Merrick Road, Massapequa, NY 11758

Phone (718) 266-2204

Fax (718) 266-1976

Email: customerservice@consumersfcu.org
www.consumersfcu.org

Holiday Closings 2020

October 12– Columbus Day

November 11– Veterans Day

November 26– Thanksgiving Day

November 27- Day After Thanksgiving

December 25– Christmas Day



Supervisory Committee

Michael Lotz, Christopher Chu and
Emily Rowe-Smith, Esq.

Board of Directors

Marvin Bader CPA, Stephen Jacoby,
Dr. Jonathan Rose, Marla Cohen and
Emily Rowe-Smith Esq.

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