



3236 Lockport Rd., Niagara Falls, NY 14305
 Phone: 716-284-2430
 Toll Free: 1-800-552-8673
 Fax: 716-284-0923
 Email: rediform@rediformfcu.com
 Office hours: 8:00a.m. - 4:00p.m.
 Website: www.rediformfcu.com

Holiday Office Closings

- April 19 - Good Friday
- May 27 - Memorial Day
- July 4 - Independence Day
- September 2 - Labor Day

The Credit Union Staff

Tammy R. Reynolds, Manager
 Lynn M. Argy, Administrative Assistant
 Ginny A. Elledge, Loan Officer

REDIFORM FCU PRIVACY POLICY

The following privacy principles were established to maintain the security, integrity and confidentiality of your personal financial information.

The type of information we collect —

We routinely collect and retain the information we obtain from your account applications, transaction history (for deposits, loans, credit cards, etc.) and from consumer reports. This information helps us:

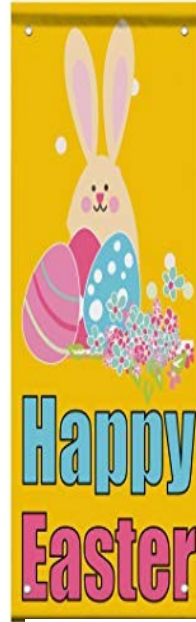
- To establish and administer your accounts. (Example: We ask for personally identifying information to protect your accounts from fraud.)
- To satisfy certain regulatory requirements. (Example: When you open an account that pays interest, we are required by the Internal Revenue Service to obtain your social security number.)
- Better understand you so that we may provide you with additional or improved products and services. (Example: We require information concerning your credit history and your assets to determine if you qualify for loan approval.)

We do not share the nonpublic personal information of our current or previous members and nonmember customers with affiliates or nonaffiliated third parties except as permitted or required by law.

How is that information protected?

Access to your personally identifiable financial information is limited to employees with a specific business reason for utilizing this data. Our employees are educated about the importance of maintaining confidentiality and member privacy. If necessary, we take appropriate disciplinary steps to enforce our employees' responsibility to protect your very personal information.

In order to prevent unauthorized access to your information, we maintain security standards and procedures that conform with industry practices. These security standards and procedures are routinely tested to verify the integrity of our systems.



LOAN RATES BOARD

New Vehicles

Rates As low as 2.75%*

Used Vehicles

Rates as low as 3.00%*

Unsecured Loans

Rates as low as 8.00%*

Personal with Collateral Loans

Rates as low as 6.00%*

Share Secured Loans

Rates as low as 2.75%*

Rediform Visa

Rates range from 8.9%-13.9%*

Rates current as of 01/1/2019 but are subject to change.
 *Rates subject to credit rating

LOVE MY CREDIT UNION REWARDS
 Members have saved nearly \$2 billion with Love My Credit Union Rewards!
 Start saving today at LoveMyCreditUnion.org



We are excited to announce that we will finally be getting debit cards and discontinuing our ATM cards. We are in the process of making that happen at this very moment. We will keep you posted on the progress. Check Facebook every once in a while to see if we have updates on the status!!

Discounted tickets

- Regal Cinema Movies - \$9.00
- Delta Sonic Super Kiss wash - \$10.00
- Darien Lake Theme Park - TBA
- Martins Fantasy Island - TBA

Other suggestions?
 What would you like to see us offer?
 Call the office and let us know!! 716-284-2430

What are you driving these days?



Summer will be here before you know it!
 Get yourself into that new car.
 Call the office about our super low rates!

