

Changes to Annual Meeting 2021

In compliance with CDC guidelines on social distancing, our Board of Directors have elected to hold a virtual January 2021 Annual Meeting. We will provide additional information via email within the coming months. If you do not receive emails from BSCU, please update us with an email address by emailing buffsvc@bscuny.com or by calling us at 716-842-1320.



Holiday Schedule

Wed, November 11th - Veterans Day

All offices are closed

Thu, November 26th - Thanksgiving

All offices are closed

Thu, December 24th - Christmas Eve

Elmwood Avenue & Appletree Business Park
Close at 12:00pm

VA Closes at 11:45 am

Fri, December 25th - Christmas

All offices are closed

Thu, December 31st - New Year's Eve

Elmwood Avenue & Appletree Business Park
Close at 12:00 pm

VA Closes at 11:45 am

Fri, January 1st - New Year's Day

All offices are closed

Mon, January 18th - MLK Day

All offices are closed

Mon, February 15th - President's Day

All offices are closed

Simply 5 Loan Apply November 15th to November 29th

We will accept pre-approvals beginning November 9th. No Credit Check.

5 Simple requirements:

1. Be a member in good standing for 6 months or more
2. Provide proof of income
3. Pay a low-cost fee of \$25
4. Apply by November 29, 2020
5. Make 6 payments at 18% APR, which equals \$89.00 per month

Apply Online at bscuny.org/simply5



Everyday Convenience in Every Way,

BSCU Checking Accounts

Controlling your money has never been easier with convenient features that come with a BSCU free checking account. This includes:

Mobile Wallet – Purchases are now as easy as holding your phone. Compatible with Apple Pay, Google Pay and Samsung Pay.

Mobile App – See how much is in your account and transfer money between your BSCU accounts from anywhere.

55,000 Surcharge Free ATMs – Cash is always convenient with a BSCU Debit Card

BSCUatHome Online Banking with free Bill Pay

The best part: a BSCU checking account comes with no monthly fees!

To Open a Checking Account, visit bscuny.org/checking

You Could be Missing The Best Posts on The Internet...



Like us on Facebook

[Facebook.com/buffaloeservicecreditunion](https://www.facebook.com/buffaloeservicecreditunion)



Follow us on Instagram

[@buffaloeservicecreditunion](https://www.instagram.com/buffaloeservicecreditunion)

High School Seniors Can Apply Now for 2021 Scholarships

BSCU and the New York Credit Union Association (NYCUA) are offering scholarships for high school seniors who are members of our credit union. Last year's scholarships ranged from \$250 to \$1,750.

For Details & to Apply, visit bscuny.org/scholarships



The Little You Give Helps A Lot

BSCU is partnering with Compass House; a place that offers displaced youth a new direction for a better life, by providing new sheets and blankets, hats, gloves, scarves and personal care products for ages 12-17.

Doing your part is easy. Starting **October 15 - December 15**, simply stop by any Buffalo Service Credit Union branch with your donated sheets, blankets, hats, gloves, scarves and other winter essentials.

Find a convenient, close by branch to drop off donations at:
bscuny.org/locations



COVID Update

The safety of our members and staff is our top priority. Throughout the pandemic, we have continued to adhere to CDC guidelines. Each BSCU branch receives daily deep cleaning. We also require face masks and social distancing.

For your convenience and to minimize risk, many transactions can be done with BSCUatHome Online Banking or by calling us.

For adjusted office and phone hours, visit bscuny.org/locations

Get More from Your Home with a Home Equity Line of Credit

From home improvement projects to more money whenever you need it most, apply now for a Home Equity Line of Credit.

HELOC Rates Are Low & We Pay Closing Costs for You!

- Borrow up to 85% of your home's value
- Use your line of credit for 10 years with an additional 10 years for repayment

Apply at bscuny.org/heloc

*Other terms and conditions apply. Please visit our website for all details.



Get Auto Loan Rates You Can Afford

If you've been putting off making the move to a new vehicle, BSCU is here to help make it more affordable with a limited time offer on auto loan rates.

Apply Now at bscuny.org/autopromo

Auto Loan Rates

as low as

1.99% APR*

For 24 Months

*Annual Percentage Rate. Advertised rate is "as low as" and is determined by the credit-worthiness of each applicant. Rates subject to change without notice. Rates are for new BSCU loans; current BSCU loans are not eligible for rate refinancing. At 1.99% APR with a 24-month term, you will make 24 monthly payments of \$42.54 per \$1,000 of the loan. Please use our payment calculator for specific payment estimates.

We Want You, On Our Board of Directors

Have a seat at the table for credit union decision making. Buffalo Service Credit Union is currently accepting applications for credit union members to serve on our Board of Directors.

Discover Details and Apply to Join the BSCU Board of Directors at:
bscuny.org/board-membership