



BUFFALO CONRAIL

FEDERAL CREDIT UNION

INSIDE

- + Official Notice of Election of Directors
- + A Message From the Board of Directors
- + Supervisory Committee
- + Visa Credit Cards
- + Great Rates & Products for Our Members
- + Holiday Schedule

HOURS

MONDAY-FRIDAY 9AM-4PM
SATURDAY 9AM-12PM



Celebrating 90 Years — 1936 to 2026

This year marks a special milestone for Buffalo Conrail Federal Credit Union. Our charter was granted on December 12, 1935, and we officially opened our doors on January 13, 1936, beginning a legacy of service that has now lasted nine decades.

What started with sixteen founding members at the Buffalo Central Terminal has grown into a strong, member-centered financial cooperative serving railroad families, retirees, SEG groups, and extended families across Western New York.

Through changing times, industries, and generations, one thing has remained constant: our commitment to providing fair, dependable, people-first financial service.

Thank you for being part of our story.

Our History

Buffalo Conrail Federal Credit Union was born from the Federal Credit Union Act of 1934, which expanded financial access to working Americans. Inspired by the opportunity, Thomas A. Mahoney and fellow New York Central Railroad employees formed what became Charter No. 845 in 1935.

The credit union originally operated from the historic Buffalo Central Terminal. Over time, our name evolved with the railroad industry—from New York Central System Employees Buffalo FCU, to Buffalo Penn Central FCU, and now Buffalo Conrail FCU. Today, we continue our founding mission: to serve members of modest means through cooperative, trustworthy, member-owned banking.

A Heartfelt Thank You to Our Dedicated Employees

We would like to extend our sincere appreciation to our entire team — Donna, Joani, Cathy, Sheri, Anna, Paul, and Dan — for their hard work, dedication, and continued commitment to serving our members each and every day. Thank you for all that you do.

GREAT RATES & PRODUCTS FOR OUR MEMBERS

At Buffalo Conrail FCU, we're proud to offer a wide variety of competitive loan, savings, and checking products — designed to help you meet your financial goals, whether you're borrowing, saving, or simply managing your money day-to-day.



Loan Products

We offer flexible, member-friendly financing for many needs, including:

- Auto loans: new, used, and classic cars
- Home Equity loans
- RV, boat, camper, and recreational vehicle loans
- Personal loans for any worthwhile purpose
- Share-secured loans

All loans come with transparent terms and personalized service from your trusted credit union.

Savings, Checking & Deposit Products

We offer several deposit options to help you build savings and manage your finances:

- Regular Share (Savings) Accounts
- Share Draft (Free Checking) Accounts
- Money Market Accounts
- Share Certificates (CDs)
- Christmas Club Accounts

These accounts are federally insured and designed to support short-term goals, long-term savings, and everyday financial needs.

Rates you'll love, service you can trust!



SUPERVISORY COMMITTEE

The Supervisory Committee plays an essential role in protecting the integrity of the credit union. As an independent body, the committee is responsible for overseeing internal controls, verifying member accounts, reviewing operational practices, and ensuring that the credit union is managed in a safe, sound, and compliant manner.

If you have a concern about your account, a transaction, or any matter that you believe requires independent review, you may contact the Supervisory Committee directly at:

Buffalo Conrail FCU Supervisory Committee
PO Box 763
Buffalo, NY 14220-0763
Phone: 716-895-2935

OFFICIAL NOTICE OF ELECTION OF DIRECTORS

(As required by the Credit Union Bylaws)

Nominating Committee

A Nominating Committee was appointed by the Board Chair in accordance with the Bylaws. The committee consists of:

Donna Zehler
Joan Philips
Michelle Murphy

The committee has nominated the following individuals to fill five (5) expiring three-year terms on the Board of Directors.

Nominated Candidates & Biographical Statements

Paul D. Whelan – Treasurer

Paul is the former CEO of Buffalo Conrail FCU and has dedicated more than 30 years of service to the credit union. Before joining us, he spent 25 years in the banking industry, giving him over five decades of financial and managerial experience. His deep institutional knowledge and extensive financial background make him exceptionally qualified to continue serving as Treasurer.

George D. Ellis – Vice Chair

George has enjoyed a long and successful career as a Vice President of Sales across multiple organizations. He is a seasoned business leader with strong strategic, operational, and leadership skills. George brings valuable experience in organizational development and is well-qualified to continue supporting the credit union's mission and long-term direction.

Daniel D. DeWald Jr. – Secretary

Dan has served as the CEO of Buffalo Conrail FCU for over three years and previously held management roles at several organizations. He also worked on the railroad for nearly eight years, giving him a strong understanding of the membership and the culture on which the credit union was built. His leadership experience, operational oversight, and familiarity with member needs make him well-qualified to continue serving on the Board.

Michael Worthington – Director & Chair of the Investment Committee

Michael has an extensive background as a successful car salesman and business professional. His experience in sales, customer service, and business operations provides valuable perspective to the Board. As Chair of the Investment Committee, his practical business judgment and commitment to member service make him well-qualified to continue in his role.

Laura Jarocho – Director

Laura is a project manager with strong experience in strategic planning, organizational coordination, and compliance. She brings a thoughtful, detail-oriented approach to board governance and has been an important contributor to long-term planning efforts. Her professional background and commitment to the membership make her highly qualified to continue serving as a Director.

Nominations by Petition

Members may also be nominated by petition. To be valid, each petition must:

- Be signed by 1% of the membership (minimum 20 signatures, maximum 500)
- Include a signed certificate from the nominee agreeing to serve
- Include a biographical statement
- Be submitted to the Secretary no later than February 7, 2026

All nominations will be posted at the credit union at least 35 days before the Annual Meeting.

Election Procedures

If the number of nominees equals the number of open positions, the election will not be conducted by ballot. There will be no nominations from the floor. In this case, nominees will be elected by general consent at the Annual Meeting. If more candidates are nominated than positions available, a ballot election will be held.

A MESSAGE FROM THE BOARD OF DIRECTORS

To our valued members:

Thank you for being part of Buffalo Conrail Federal Credit Union. Your trust, loyalty, and ongoing support allow us to continue fulfilling our mission and serving our community with honesty, care, and pride.

We look forward to celebrating our 90th year with you.

Board of Directors

Jeffrey R. Zientara – Chair
George Ellis – Vice Chair
Paul D. Whelan – Treasurer
Michael A. Wyant – Supervisory Chair
Daniel D. DeWald Jr. – Secretary
Laura Jarocho – Director
Michael Worthington – Director

2026 ANNUAL MEETING — WEDNESDAY, MARCH 18, 2026

MORE DETAILS TO FOLLOW IN THE FORMAL ANNUAL MEETING NOTICE

Happy Holidays!

From the Buffalo Conrail Family



2026 Holiday Schedule

- Jan 1 - New Year's Day
- Jan 19 - Martin Luther King Jr. Day
- Feb 16 - Presidents Day
- Apr 3 - Good Friday
- May 25 - Memorial Day
- Jun 19 - Juneteenth
- Jul 4 - Independence Day
- Sep 7 - Labor Day
- Oct 12 - Columbus Day
- Nov 11 - Veterans Day
- Nov 26 - Thanksgiving Day
- Dec 24 - Thursday (Open 9AM-1PM)
- Dec 25 - Christmas Day
- Dec 31 - New Year's Eve (Open 9AM-1PM)

BUFFALO CONRAIL
FEDERAL CREDIT UNION

1481 Harlem Rd. Buffalo, NY 14206

COMING SOON

VISA

Credit Card

With 1% Rewards and
a Great Low Rate

Our VISA Credit Card is designed to give members a simple, reliable, and affordable way to manage everyday spending. With a low fixed rate of 9.99%, no annual fee, and no balance transfer fees, it's one of the best values available to our members.

Whether you're consolidating balances, building credit, or just looking for a straightforward card with rewards, our VISA Credit Card delivers strong value with the personal service you expect from Buffalo Conrail FCU.

*(APR) Annual Percentage Rate. Rates are subject to change.
Terms and conditions apply.

CARD FEATURES

- 1% cash back rewards
- Low fixed rate of 9.99% APR*
- No annual fee
- No balance transfer fees
- No penalty rate increases
- Easy local service from the credit union you know and trust

BUFFALO CONRAIL
FEDERAL CREDIT UNION



1234 5678 9876 5432

GOOD TILL 12/29

LEE CARDHOLDER

VISA