

# BUFFALO CONRAIL

FEDERAL CREDIT UNION



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- New Fee Schedule

## Hours

Monday - Friday: 9am - 4pm

Saturday: 9am - 12pm



## Banking Just Got Better

*New Technology, Better Convenience, Local Service You Can Trust!*

Buffalo Conrail FCU is excited to introduce new upgrades and services designed to make your everyday banking experience faster, easier, and more convenient.

### YOUR DEBIT CARD EXPERIENCE JUST GOT AN UPGRADE

Your new Buffalo Conrail debit card now includes exciting new features designed to make everyday purchases easier and more secure.

#### NEW FEATURES INCLUDE:

- Real-time transaction processing
- Tap-to-pay capability
- Instant issue debit cards available in branch
- Mobile wallet compatibility

Fast. Secure. Convenient.

### MOBILE WALLETS ARE NOW AVAILABLE

Your Buffalo Conrail FCU debit card can now be added to:

- Apple Pay
- Google Pay
- Samsung Pay

Make secure purchases directly from your phone or mobile device at participating retailers.



# NEW! COURTESY PAY PROTECTION

Unexpected expenses happen. Courtesy Pay may help cover eligible transactions when your account balance falls short and help reduce the inconvenience of declined transactions or returned payments.

## COURTESY PAY FEATURES:

- Covers checks, ACH transactions, and eligible debit card transactions
- Up to \$400 in coverage
- Available for qualifying members

Courtesy Pay is designed to provide added flexibility and peace of mind when you need it most. To learn more about Courtesy Pay or to enroll, please stop in to the credit union or give us a call.

Courtesy Pay is discretionary and subject to eligibility requirements and account standing. Debit card transaction coverage requires member opt in. A \$25 fee may apply for each covered transaction. Fees and terms are subject to change.



## Important Member Notice

### An updated Fee Schedule will take affect on 08/01/2026

Members are encouraged to review the updated Fee Schedule once available: On our website, in branch, or by contacting the credit union directly.

## LOOKING AHEAD TOGETHER

At Buffalo Conrail Federal Credit Union, we know that banking is about more than accounts and transactions. It's about people, relationships, and being there for our members through every stage of life.

As technology continues to change the way we bank, we've been working hard to bring new tools and services to our members while keeping the personal service that has always been at the heart of our credit union.

Over the past year, we've introduced real time debit card processing, tap to pay cards, mobile wallet compatibility, and improvements to our digital banking services. We're also excited to introduce Courtesy Pay, giving eligible members additional flexibility when unexpected situations arise.

At the same time, we remain committed to the things that matter most: local decisions, friendly service, and taking the time to truly know our members.



We appreciate the trust you place in Buffalo Conrail Federal Credit Union and look forward to continuing to serve you for many years to come.

Thank you for being a valued member.

**Daniel DeWald**  
Chief Executive Officer

# GREAT RATES FOR OUR MEMBERS - THE SAME RATE FOR ALL!

We're proud to provide competitive products and personalized local service to help our members reach their financial goals.

## HOME EQUITY LOAN SPECIAL

Thinking about home improvements, debt consolidation, or a major purchase? A Home Equity Loan may help you turn your plans into reality.

**6.50% APR\* — 60 Months**  
**6.75% APR\* — 120 Months**

Loans available up to \$75,000.

## DRIVE AWAY WITH A GREAT RATE

Shopping for a new vehicle? Enjoy competitive rates and personalized service from people you know and trust.

**NOW OFFERING:**  
**4.25% APR\* FOR UP TO 72 MONTHS**

Available on new 2025–2026 model vehicles.

## FAST LOCAL DECISIONS AND SIMPLE FINANCING.

Our VISA Credit Card offers the convenience, flexibility, and value you expect from your credit union.

- Low fixed rate of 9.99% APR\*
- 1% cash back rewards (access through Home Banking)
- Convenient payments through Home Banking
- No annual fee

Whether you're building credit or looking for a low-rate everyday card, Buffalo Conrail has you covered.



\*APR = Annual Percentage Rate. All loans and credit cards subject to credit approval and underwriting requirements. Home Equity Loans available up to \$75,000. 4.25% APR auto loan offer available for qualified borrowers on new 2025–2026 model vehicles with terms up to 72 months. VISA Credit Card rate is 9.99% APR. Rates subject to change without notice. Contact the credit union for full details and eligibility requirements.

## Expand Your Wallet

Welcome to a **faster** and **more secure** way to make card-free payments!



Add your card to your mobile wallet and pay with a single tap of your mobile device!

## Serving Our Members For Over 90 Years

For over 90 years, Buffalo Conrail Federal Credit Union has proudly served our members with dependable financial services and personalized local service.

Today, we continue investing in new technology, improved products, and enhanced convenience while staying committed to the friendly service our members know and trust.

*Thank you for being part of the Buffalo Conrail FCU family.*

## Upcoming Holiday Closures



June 19 - **Juneteenth**  
July 4 - **Independence Day**  
September 7 - **Labor Day**  
October 12 - **Columbus Day**  
November 11 - **Veterans Day**  
November 26 - **Thanksgiving Day**  
December 25 - **Christmas Day**



1481 Harlem Road, Cheektowaga, NY 14206



## ))) Tap, Pay and Go!

Enjoy secure, faster checkout with your new contactless debit card. Just swipe, insert, tap or wave your card to make purchases.

TO ACTIVATE: Insert into a payment terminal or request an ATM balance inquiry.

### HOW TO USE THE NEW CONTACTLESS FEATURE:

#### STEP 1

Look for the Contactless Symbol at checkout.



#### STEP 2

Simply tap the terminal to make your payment.



#### STEP 3

Once your payment is complete, you're good to go.



At terminals that are not contactless enabled, insert or swipe your EMV card as you would with your previous cards.

**QUESTIONS? Please see the FAQs on the back.**

