

Financial Trust News

Financial Trust
FEDERAL CREDIT UNION

3333 Harlem Rd.
Cheektowaga

4257 Seneca St.
West Seneca

6520 Webster Rd.
Orchard Park

2014 Grand Island Blvd.
Grand Island

3291 Lakeshore Rd.
Blasdell

462 Grider St. (ECMC)
Buffalo

604 Route 5 & 20
Irving

Unlocking Your Dream Vacation — Eleven Tips for Saving with Financial Trust

Dreaming of that perfect vacation but worried about the cost? Don't fret! With a little discipline and the right financial tools, you can turn your travel dreams into reality while saving money along the way.

Here are 11 smart tips to help you save for your dream vacation:

- 1 Set a Savings Goal:** Determine how much you need for your vacation and set a realistic savings goal.
- 2 Create a Budget:** Track your income and expenses to identify areas where you can cut back and allocate more funds towards your vacation fund.
- 3 Automate Your Savings:** Set up automatic transfers from your checking account to your credit union savings account to ensure consistent contributions for your vacation.
- 4 Use Short Term CDs:** Maximize your savings by depositing your funds into a high-interest CD offered by Financial Trust.
- 5 Cut Back on Non-Essential Expenses:** Evaluate your spending habits and cut back on non-essential expenses such as dining out or subscription services to free up more money for savings.
- 6 Plan Ahead for Big Purchases:** If you need to make significant purchases for your vacation, plan ahead and take advantage of a Financial Trust personal loan.
- 7 Monitor Your Progress:** Regularly review your savings progress to stay motivated and make adjustments to your savings strategy as needed.
- 8 Avoid Impulse Spending:** Resist the temptation to splurge on unnecessary purchases that can derail your savings goals.
- 9 Shop Around for the Best Deals:** Comparison shop for the best deals on flights, accommodations, and activities to stretch your vacation budget further.
- 10 Consider Off-Peak Travel Times:** Traveling during off-peak seasons can result in significant cost savings on flights and accommodations.
- 11 Stay Committed:** Saving for a vacation requires discipline and perseverance. Stay committed to your savings plan and before you know it, you'll be jetting off to your dream destination!

By implementing these tips and leveraging the resources offered by Financial Trust, you can save money effectively and turn your dream vacation into a reality without breaking the bank. Happy travels!

Board of Directors

Dr. Timothy Oldenburg *Chairman*
Matthew Riter *Vice Chairman*
John Morrison *Treasurer/CEO*
Ed Kowalewski *Secretary*
James Manley *Board Member*
Mike Berent *Board Member*
Virginia Harper *Board Member*

Supervisory Committee

Denise Keller *Chairman*
Lenny LaCongo *Member*
Kimberly Corbett *Member*

2024 Closings

July 4th *Independence Day*
September 2nd *Labor Day*
October 14th *Columbus Day*
November 11th *Veteran's Day*
November 28th *Thanksgiving Day*
November 29th *(open until 4pm)*
December 24th *Christmas Eve (close at noon)*
December 25th *Christmas Day*
December 31st *New Years Eve (close at noon)*

Branch Hours

Mon-Wed. 9 am to 4 pm
Thurs. 9 am to 5:00 pm
Fri. 9 am to 5:00 pm
Sat. 9 am to 12:00 pm
(West Seneca & Cheektowaga Only)



Credit Union Board Elections

We have two positions open for election to the Financial Trust Federal Credit Union Board of Directors. Remember, elections will not be conducted by ballot, and, there will be no additional nominations accepted from the floor when there is only one nominee for each position to be filled. Nominations come from the nominating committee, but may also be made by petition. Interested members must follow these guidelines:

- You must be 18 years of age and a member in good standing of Financial Trust Federal Credit Union.
- You must submit a petition signed by at least 135 Credit Union members.
- You must submit a signed certificate agreeing to nomination and stating willingness to serve if elected.
- You must submit a statement of qualifications and brief biographical summary.

Petitions can be obtained at any Credit Union office and must be returned, along with the accompanying paperwork, no later than August 16, 2024. All nominations will be posted in all Financial Trust branches by September 6, 2024. *The nominating committee offers the following nominees for your consideration:*



Matthew Riter

Years Member: 33

Years Volunteer: 18

Volunteer Positions:

Board of Directors and Supervisory Committee; Teamsters Union Steward; West Seneca Hockey and Baseball Coach; West Seneca Baseball Association Board Member

Professional Position:

United Parcel Service



Mike Berent Jr.

Years Member: 24

Years Volunteer: 18 with Erie Metro, 5 years with Financial Trust

Volunteer Positions: Current: Board Member (Former Vice President and President).

Professional Position: Retired NYS Department of Correctional Services.

Academy of Finance Awards and Scholarship Winners Announced!

Financial Trust FCU has been involved in Orchard Park, West Seneca, Frontier and Hamburg's Academy of Finance. Each year we give multiple scholarships to student's who work in the Credit Union Vaults as well as additional scholarships to Financial Trust members. This year's recipients are:

West Seneca East: **Dylan Clough**

West Seneca East: **Fiona Mann**

Orchard Park: **Christopher Rushton**

Orchard Park: **Megan Langdon**

Grand Island: **Addison McNulty**

Annual Member Meeting

Thursday, October 17, 2024 • 5:30 p.m.

This year's meeting will be held in the credit union lobby at:

**FTFCU Orchard Park Branch
6520 Webster Road, Orchard Park, NY**

This Will Be A Business Format Meeting Only

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with the Financial Trust
APP!



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iTunes APP store
& Google Play store

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Put some waves between you and the world this summer with a new watercraft! Our ultra low interest rates can have you riding the waves before you know it!



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Today!**