



ANNUAL NEWSLETTER

· MARCH 2024 ·

2024

HOLIDAY CLOSINGS

NEW YEAR'S DAY

MONDAY, JANUARY 1ST

MARTIN LUTHER KING JR DAY

MONDAY, JANUARY 15TH

PRESIDENTS' DAY

MONDAY, FEBRUARY 19TH

MEMORIAL DAY

MONDAY, MAY 27TH

JUNETEENTH

WEDNESDAY, JUNE 19TH

INDEPENDENCE DAY

THURSDAY, JULY 4TH

LABOR DAY

MONDAY, SEPTEMBER 2ND

COLUMBUS DAY

MONDAY, OCTOBER 14TH

VETERANS DAY

MONDAY, NOVEMBER 11TH

THANKSGIVING DAY

THURSDAY, NOVEMBER 28TH

CHRISTMAS DAY

WEDNESDAY, DECEMBER 25TH

NOTICE OF ANNUAL MEETING

Notice is hereby given that the annual meeting of the shareholders of CACL Federal Credit Union will be held at CACL Loan Department (1816 W Market St) on 5/24/24 at 7:30 AM. The Annual Member Appreciation Dinner will be held later that day at Mountain Valley Seasons Restaurant, Barnesville, PA. Doors will be open at exactly 5:30PM.

The annual meeting is held for the following purposes: (1) to elect 2 directors of the credit union and (2) to transact any other business that may properly come before the meeting or any adjournment of the meeting.

Nomination for vacant positions may be made by petition. Petitions require signatures by 1% of the membership with a minimum of 155 signatures and a maximum of 500. If you would like to seek nomination by petition, please submit a signed certificate stating that you are agreeable to the nomination and will serve if elected. These forms can be obtained at the credit union office. In addition, please include a biographical statement. The deadline for the petitions is 4/14/24. Please note that no nominations will be accepted from the floor and there will be no balloting if there is only one nominee for each vacant position.

The Nominating Committee has nominated the following:
Edward Clark and Francesco Mercuri

You're Invited

Stop by Pottsville CACL branch to pick up your meal ticket on or after April 23, 2024

DATE : Friday, May 24, 2024

TIME : 5:30PM (Doors open)

PLACE : Mountain Valley Seasons Restaurant

LIMIT: First 250 members to register on or after April 23, 2024

Keep up with us on social media!





NEED A CREDIT CARD?

APPLY TODAY AT WWW.CACLFCU.ORG

FEATURED CD RATES

\$500 Min	APR/APY
12 Months	3.15%/3.20%
36 Months	3.15%/3.20%
48 Months	3.01%/3.05%
60 Months	3.01%/3.05%

APR = Annual Percentage Rate

APY = Annual Percentage Yield

All deposit rates effective 04/28/23 are subject to change.

BOARD OF DIRECTORS

- Edward J. Clark, Chairman
- Kevin D. McNamara, Vice Chairman
- Robert J. James, Director
- Joseph J. Devine, Director
- Michael J. Hozella, Director
- James T. Kramer, Director
- Francesco N. Mercuri, Director

SUPERVISORY COMMITTEE

- Joseph J. Devine, Chairman
- Christian Newton
- Brian Dries
- John Toomey
- Ronald Gudinas II

LOANS

VEHICLES

New, Used, Classic Vehicles, & Motorcycles

REAL ESTATE

Home Equity, Home Equity Line of Credit, Home Improvement, Construction, Land & Mortgage

SIGNATURE

Debt Consolidation loans up to \$30,000.00

STUDENT LOANS

Private & Consolidation Loans. Apply at:
www.lendkey.com/studentloans/cacifcu/

OTHER LOANS

Share Secured & Share Certificate Secured

BUSINESS LOANS

Contact us for details at:

businessloans@cacifcu.org

DEPOSIT PRODUCTS

REGULAR SHARES (SAVINGS)

SHARE DRAFT (CHECKING) No annual fees.

Prime Bundle Checking Account

SHARE CERTIFICATE (CD)

MONEY MARKET

IRA

ROTH IRA

OTHER PRODUCTS

ONLINE BANKING

FREE BILL PAY

MOBILE APPS w/Remote Check Deposit

TEXT ALERTS

DEBIT CARDS

FREE COIN COUNTER

BUSINESS ACCOUNTS

w/ No Minimum Deposit, No Maintenance Fees

