



  
CHENEY FEDERAL CREDIT UNION

# Smart Start

## \$2,000

### SCHOLARSHIP

Our \$2,000 Smart Start Scholarship is open to high school seniors graduating in 2023.

Must be a member to apply. Application deadline is April 14, 2023.

We are offering a *New Money* certificate special! 15 months at 4.84%\*apy. A minimum \$10,000, new money is required. Stop by in person or call us for more information! Available during the month of January!

\*apy = annual percentage yield



  
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# New Money

## Certificate Special

# 4.84%<sup>\*APY</sup>

\*APY = Annual Percentage Yield

# 15 Months

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Available during the month of January.



  
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# 2023 Annual Meeting

March 11, 2023 10AM Location: TBD

CFCU's 2023 Annual Meeting is to be held on Saturday, March 11, 2023 at 10 AM. The location is to be determined. More details to come, please stay tuned.



**REFER A  
FRIEND!**



## Friends Make Everything Better

You've got a Cheney Federal Credit Union Account, and you've got friends. Why not be rewarded for having both!

**When a new account or loan is opened you will both be entered to win \$50!!**

## Tax Time!



Save \$\$ on filing your taxes with Turbo Tax or H&R Block. Head over to [cheneyfcu.com](https://cheneyfcu.com) and click the Turbo Tax banner for more info!

## Here For You Since 1951



A **ZERO FEE** Balance Transfer to a CFCU fixed rate 7.25%\*apr VISA Credit Card can help you start the year off right!



*Thank you*  
to everyone who donated to this years New Socks & Underwear Drive. Westwood Middle School was overjoyed with the amount of socks and underwear that we were able to collect.  
**Way to go CFCU Members!**

## Holiday Closures

**Martin Luther King Jr Day**  
Monday, 1/16/2023

**President's Day**  
Monday, 2/20/2023