

Savings federally insured to at least \$250,000 by the National Credit Union Administration, a U.S. Government Agency and backed by the full faith and credit of the United States Government

Buffalo Metropolitan Federal Credit Union

Winter 2026

Let's Talk Cents

Consolidate Your Debt

Reduce monthly loan payments and improve your budget – transfer your high-interest cards and/or loans to Buffalo Metropolitan and pay them off all at once, at a lower interest rate and monthly payment. Options below!

1. Mastercard Platinum Credit Card

7.50%_{APR} – 18.00%_{APR}*

Same rate for cash advances¹ · Free balance transfers · No annual fee

2. Personal Loan

10.00%_{APR}*

Flexibility where it counts · A practical solution for debt consolidation

3. Home Equity Line of Credit

7.00%_{APR}²



Up to 100% of Appraisal Value³ minus existing mortgage equals available limit

1. Cash advance fee – 3.00% of the amount of each cash advance.

2. Rate may vary; maximum rate that may be imposed is 15.00%APR. Five year draw period with fifteen years repayment. \$5,000.00 minimum advance at time of closing; must maintain a loan balance for three years or reimburse credit union for all fees (attorney, appraisal and filing fees, title update, and flood certificate); this could range from \$600-\$2,000. 3. Based on your creditworthiness & other factors

*Rate as low as - based on your creditworthiness and other factors (e.g. term of loan) - APR=Annual Percentage Rate - Loan rates effective 12/31/2024. All loan programs, rates, terms and conditions are subject to change at any time without notice.

62 S. Elmwood Ave., Buffalo, NY 14202
Phone 716.847.6960 · Fax 716.847.6996
BfloMetroCU.org ·    

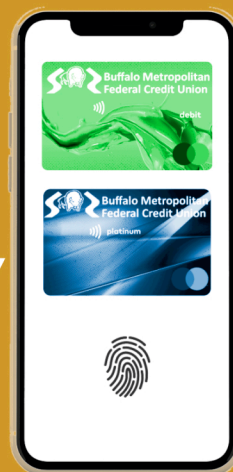
Hours:

Monday - Wednesday	8:30 AM - 4:30 PM
Thursday	8:30 AM - 5:30 PM
Friday	8:30 AM - 4:30 PM
Saturday	9:00 AM - 1:00 PM

Drive-Thru Hours:

Monday - Wednesday	8:00 AM - 4:15 PM
Thursday	8:00 AM - 5:15 PM
Friday	8:00 AM - 4:15 PM
Saturday	9:00 AM - 12:45 PM

Your Wallet Is Now Digital



Add your BMFCU debit & credit card to your phone's digital wallet, and you'll always have them with you - anytime, anyplace.

Easily make purchases with your phone using Tap-to-Pay wherever accepted.

✓ Apple Pay
✓ Google Pay
✓ Samsung Pay

Scan the corresponding QR Code for step-by-step directions for your device and wallet app!



Apple Pay



G Pay



SAMSUNG pay

89th Annual Meeting

Please be advised that the 89th Annual Meeting of the Buffalo Metropolitan Federal Credit Union will be held at 62 S. Elmwood Ave., Buffalo, NY 14202 on 03/25/2026. The Annual Meeting of the members will be held at 5:00 P.M. and is only open to members of Buffalo Metropolitan Federal Credit Union. An RSVP is required and must be received by 03/13/26. Refreshments and pastries will be served.

The following two incumbent Directors have been nominated for election by the Nominating Committee:

Board of Directors: Three (3) Year Term - Three (3) to be Elected: Joseph Snyder - John Testa

No current vacancies

Each of the above nominees has filed a statement with the secretary stating their willingness to serve faithfully, if elected to the office for which they were nominated.

Joseph Snyder

- 1st Vice President of the Board of Directors of Buffalo Metropolitan Federal Credit Union.
- Member of the Supervisory Committee of Buffalo Metropolitan Federal Credit Union.
- Retired Deputy of the Erie County Sheriff's Department.
- Retired Buffalo Municipal Housing Authority Asst. Superintendent of Maintenance Department.
- Member of Buffalo Metropolitan Federal Credit Union since 1996.

John Testa

- Current Board Member of the Buffalo Metropolitan Federal Credit Union.
- Member of the Supervisory Committee of Buffalo Metropolitan Federal Credit Union.
- Master's degree in Business and Educational Administration.
- 28 Years as a Public School Teacher (financial literacy, business, and life skills).
- Supporter of Diversity and Equitableness for all.
- Member of Buffalo Metropolitan Federal Credit Union since 1998.

Holiday Closings

Martin Luther King Jr.	01/19/26
Presidents' Day	02/16/26
Memorial Day	05/25/26
Juneteenth	06/19/26
Independence Day	07/04/26
Labor Day	09/07/26
Columbus Day	10/12/26
Veterans' Day	11/11/26
Thanksgiving	11/26/26
Christmas	12/25/26
New Year's	01/01/27

Board of Directors

President	Danielle Sullivan
1 st Vice President	Joseph Snyder
2 nd Vice President	John Testa
Treasurer	Sandra May
Secretary	Patricia M. Edinger
Member	Bruna Michaux

Supervisory Committee

Chairperson	William P. Grillo
Secretary	Lawrence Tyler
Member	Joseph Nocera

Management

CEO	Jeanne K. Stadler
Executive VP	Sarah Edinger
COO/RM	Russell Mantione
COO/CO	Jane Piechocki

Buffalo Metropolitan Federal Credit Union has adopted a mail ballot for the election of its officers. Those members who were not nominated by the nominating committee, and who wish to run for any office that has been considered by the nominating committee and a candidate nominated therefore, must file a petition containing the signatures and account numbers or the last four numbers of the Social Security number of at least one hundred fifty-four (154) members in good standing as of December 31, 2025. Petitions may be obtained at our office during regular business hours on or after Friday, January 09, 2026. Finally, all petitions must be filed at the Credit Union office no later than Saturday, February 07, 2026, by 1:00 P.M.

In order for those candidates to appear on the mail ballot a petition must be filed. To be effective, such nominations shall be accompanied by a signed certificate from the nominee or nominees stating that they are agreeable to nomination and will serve, if elected to office. A statement of qualification and biographical data must accompany each nominee, by petition. No nominations for the offices mentioned above will be entertained by the chair at the Annual Meeting.

Very truly yours,
Board of Directors