



Annual Newsletter

March 2025

Greetings,

Thank you for being a member of CACL Financial. We greatly appreciate the opportunity to walk with you on your path to financial success.

We are here to support you with any type of financial question or hurdle you may have. "Helping you when others won't (HYWOW!)" isn't just a slogan, it's who we are.



You're Invited!

Stop by the CACL Pottsville branch to pick up your meal ticket on or after:

April 17, 2025

DATE: Saturday, May 17th, 2025

TIME: 4:00PM - 7:00PM

PLACE: St. Nicholas Hall & Catering

LIMIT: First 400 members

HOLIDAY CLOSINGS

Memorial Day

Monday, May 26th

Juneteenth

Thursday, June 19th

Independence Day

Friday, July 4th

Labor Day

Monday, September 1st

Columbus Day

Monday, October 13th

Veterans Day

Tuesday, November 11th

Thanksgiving Day

Thursday, November 27th

Christmas Day

Thursday, December 25th

Connect with us!



Notice of Annual Meeting

The annual meeting of the shareholders of CACL Federal Credit Union will be held at the CACL Conference Room (1816 W Market St.) in Pottsville on 6/24/25 at 7:30 AM. The 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 162 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 service if elected. These forms can be obtained at any CACL location. In addition, please include a biographical statement. The deadline for the petitions is 5/15/25.

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: Michael J. Hozella and Francesco N. Mercuri.

Did you know?

We offer credit cards with great benefits, such as:
Rewards and Low Rates.



➔ **APPLY TODAY AT WWW.CACLFCU.ORG**

Take advantage of the CACL Business credit card,
when your business needs it.



Do you have an IRA account?

Start now and give your money time to compound
and grow with one of our IRA accounts.

We consistently have the highest deposit rates in
Schuylkill County.

Give us a call. We are here to help!

570.628.2400

BOARD OF DIRECTORS

Jim Kramer, Chairman
Edward J. Clark, Vice Chairman
Robert J. James, Treasurer/Secretary
Joseph J. Devine, Director
Michael J. Hozella, Director
Kevin D. McNamara, Director
Francesco N. Mercuri, Director

SUPERVISORY COMMITTEE

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

