



ERIE COUNTY EMPLOYEES CREDIT UNION

The Members' Share



Member Newsletter

Spring 2019

Be Our Guest

**Erie County Employees
Credit Union
79th Annual Meeting,
Election & Dinner**

Saturday April 27th, 2019

Doors Open at 5:00 PM
Meeting and Election at
5:30PM

Open Bar 6:00 PM – 8:00 PM
Family Style Dinner at 6:30
PM

There will be door prizes
given!

**\$15 Members
and**

\$25 Non-Members

Please RSVP By April 17th

Kiebzak's

38 Crocker Street

Sloan, New York 14212

Dinner Tickets Will Not Be

Sold

At The Door

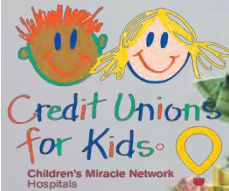
ENTER TO WIN



Erie County Employees Credit

79th Annual
Meeting

**Dwarf Alberta
Spruce and \$300**



Tickets:
1 For \$2.00
3 For 5.00
10 For 10.00

IT'S
GIVEAWAY
TIME!



Don't let a financial cyberbully take advantage of you or your cash.



Being aware is the number one way to keep your financial information safe from outside sources that want to abuse your economic wellbeing. Our fraud department keeps you in the know of any suspicious incoming or outgoing activity. If fraud is suspected, a temporary block will be placed on the debit card in use until the transaction in question is confirmed. Our fraud department works around the clock to keep you safe. They will call or text you to verify transactions that may appear suspicious. In this day and age we always have our cell phones on us. To better accommodate you our fraud department also sends fraud warnings via text message. Be vigilant when you shop online, just one click is all it takes.

Spring is almost here and what's better than enjoying the warm weather in a new car?!

The credit union offers great rates!

New Auto as low as 2.25%

Used Auto as low as 3.25%

some restrictions do apply

All you need is to have an open savings account, proof of income and a completed application.

Visit the credit union today and you could be on the road as early as tomorrow!

\$\$\$ HELLO \$\$\$ PAY DAY!

Tired of waiting for your paycheck?
When you bank with us you don't have to!

Payroll deposits go in accounts at the credit union the evening before your payday after 6pm. We offer ATM cards for withdrawing cash from a machine as well as checking accounts and debit cards if carrying cash just isn't your forte.

Give us a call at 716-858-6245 or stop into the credit union today for more information!



Darien lake tickets will be available summer 2019!

DARIEN LAKE



NIAGARA'S AMUSEMENT
& WATER PARK

FUN. DONE. RIGHT.

Fantasy Island tickets & season passes will be available summer 2019!

CALLING ALL RETIREES!

"Once a Member Always a Member!!"

No need for you to close out your credit union account after retirement. ECECU is capable of receiving NYS Pension & SSI or any other incoming outside source including payroll via direct deposit.

Your credit union account can be accessed 24/7 through our voice response unit by calling 858-4900.

Your funds can also be accessed via ATM or our online banking system/mobile banking application for your smart phones. **Enroll here → www.eriecountycreditunion.net**

The bill pay feature on our online banking system will allow you to set up reoccurring payments and send funds in check form from one institution to the next.

Don't feel obligated to come all the way downtown just to make your deposits or your yearly transaction, we are always willing to take your deposits via mail....

They can be sent to → **95 Franklin St Room 111 Buffalo, NY 14202**

Thank you for allowing ECECU to assist you in all of your banking needs!

Hop into spring with our low interest rates!
Come into the credit union today to apply for our spring loan special!



• Up to \$5000.00

• 1 year Term

• Rates are determined by your Credit Score

• A+ = 4%

• A = 7%

• B = 10%

• C & D = 12%

Offer ends June 30th

Some restrictions apply



'LIKE' US ON FACEBOOK!

WWW.Facebook.com/ErieCountyEmployeesCreditUnion



SERVICES AVAILABLE

Automated Response System
Share (savings)
Share Draft (checking)
Christmas Clubs
Certificates Of Deposit (CD)
New & Used Vehicle Loans
Home Improvement Loans
Recreation loans
Share Secured Loans
Personal Loans
Holiday loan
Visa Credit Cards
Visa Debit Card
Direct Deposit
Payroll Deduction
ACH Direct Deposit
A.D.&D. Insurance
Free Notary Service
Money Orders
Delta Sonic
Amusement Park Tickets
Courtesy Pay
Surcharge Free ATM's
Web Site
Online Banking
Bill Pay
Visa Gift Cards
Skip-A-Pay
Special Promotions
3 ATMs

**** Days of Note ****

Closed

April 19th- Good Friday

May 27th- Memorial Day

**Check our website for other days of limited
hours or closings.**

ATM'S NOW AT WALGREENS

IMPORTANT INFORMATION

YOUR DEBIT CARD

LOST OR STOLEN

CALL 1-800-528-2273

YOUR CREDIT CARD

LOST OR STOLEN

CALL 1-866-604-0381

TO BLOCK YOUR CARD

IMMEDIATELY 24/7

HOW WE RATE!

(All Rates Subject to Change)

SHARE ACCOUNT (SAVINGS)

As High As:

.35% APR .35% APY

TERM SHARE CERTIFICATE

(CERTIFICATE OF DEPOSIT)

MINIMUM DEPOSIT \$1000

.75% APY - 1 YEAR

1.00% APY - 2 YEAR

ALL LOANS REQUIRE CREDIT APPROVAL

SHARE SECURED LOANS AS LOW AS

2.99% UP TO 6 YEARS

PERSONAL LOANS AS LOW AS

5.00%

VISA Fixed Rates

CLASSIC - 15.00%

PLATINUM – 9.50%

BALANCES OR OTHER INFORMATION

GO TO

www.ezcardinfo.com

OFFICE HOURS

Monday - Friday

8:30 a.m. - 3:00 p.m.

TELEPHONE

858-6245

FAX

858-7602

VOICE RESPONSE UNIT

858-4900

BOARD OF DIRECTORS

Paul Owens

President

Barbara Young

Vice President

David Kinda

Secretary

Joseph Surdyk

Treasurer

Anthony House

JoAnne Ott

Walter Sienkiewicz

Neil Sullivan

Linda Walker

This Credit Union is Federally Insured

*National Credit Union
Administration (NCUA) insurance
is backed by the full faith of the
U.S. Government, just like the
FDIC.

* NCUA insures accounts up to
\$250,000.00

Go to: www.NCUA.gov for info