



ERIE COUNTY EMPLOYEES CREDIT UNION

The Members' Share

Member Newsletter

Summer 2018



ERIE COUNTY EMPLOYEES CREDIT UNION

Annual Meeting Raffle

WINNER!

**\$100 in Scratch-off Tickets, \$100 Visa Gift Card!
In a flower pot filled with gardening stuff!**



Congratulations to Alan Graser!



ALAN GRASER was the lucky winner of this year's annual meeting raffle. He won the gardening tool basket including Scratch off tickets and a Visa gift card.

Once again, the ECECU board of directors and staff would like to thank all who attended our annual meeting and all who purchased raffle tickets. All proceeds this year went to Oshei Children's Hospital Miracle Network program.

MEET OUR 2018
SCHOLARSHIP WINNER!!

APPLY TODAY



Visa Credit Card

Rates as low as:

Platinum Card

9.5%

Classic Card

15%

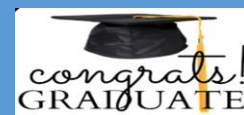
Some Restrictions Apply



2018 ANNUAL

Sam Cardino Scholarship Award

WINNER!!



The winner of the Tenth Annual "Sam Cardino Award" is **Kenneth Fling**. Ken is a senior at City Honors School at FMP, and received the AP Scholar Award. Ken enjoys many High School Activities such as African Drum, Bowling, and Model UN.

Ken has an outstanding list of community involvement Including Key Club and Juneteenth. Ken will be attending Howard University with a Major in Psychology.

Ken was presented with a \$500.00 scholarship from the Erie County Employees Credit Union at the Erie-Niagara Chapter Scholarship Dinner on Wednesday, May 23rd at Sean Patrick's.

Congratulations to this year's winner!!



Visit us at www.eriecountycreditunion.net





What you need to know about Overdrafts + Courtesy pay



An overdraft occurs when you do not have enough money in your account to cover a transaction. Courtesy pay is a service that adds a measure of protection for our members that covers transactions on your share draft account up to \$300.00.

Courtesy pay will automatically go into effect 60 days after the account is opened, unless you notify us that you would like to opt out.

What types of transactions will courtesy pay cover?

- Checks and other transactions made using your checking account
- Automatic bill payments

We do not authorize overdrafts for the following types of transactions unless you opt in:

- ATM transactions
- Everyday debit card transactions

What fees will I be charged if Erie County Employees Credit Union (ECECU) pays an overdraft?

Under our standard overdraft practices:

- We will charge you a fee of **\$25.00** for each and every checking account transaction we cover for you.

What if I want ECECU to authorize and pay overdrafts on my ATM and debit card transactions?

You may "Opt in" by completing the form below and doing one of the following:

<u>Call:</u> (716) 858-6245	<u>Visit us online:</u> www.eriecountycreditunion.net	<u>Mail or Deliver to:</u> Erie County Employees Credit Union 95 Franklin St, Rm 111 Buffalo, NY 14202	<u>Fax:</u> (716) 858-7602
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<input type="checkbox"/>	-I want ECECU to authorize and pay overdrafts on my ATM and Everyday Debit Card transactions.
<input type="checkbox"/>	-I do not want ECECU to authorize and pay overdraft on my ATM and Everyday Debit Card transactions.
<input type="checkbox"/>	-I do not want ECECU to authorize or pay ANY overdraft on my ATM withdrawals, everyday debit card transactions or on my share draft account.

Name (printed): _____

Account #: _____

Signature: _____

Date: _____



'LIKE' US ON FACEBOOK!

WWW.Facebook.com/ErieCountyEmployeesCreditUnion





Amusement Park • Water Park • Live Shows • Lodging

(585) 599-4641

9993 Alleghany Rd, Corfu, NY 14036

\$53- Ticket is good for Any Day.

Includes free parking!!

**Buy One Get One
! FREE !**



NIAGARA'S AMUSEMENT & WATER PARK

Fantasy Island Tickets

-Tickets are good for any day!!!

- \$23

- 2400 Grand Island Blvd, Grand Island, NY 14072

(716) 773-7591



the kissing clean
**delta
sonic**
Car Wash

Delta Sonic

Super Kiss Single: \$14.00

Super Kiss 3 Pack: \$38.00

Interior Book of 3: \$38.00

Basic Book of 3: \$21.00

Visa Gift Cards Are Available!

They can be used almost anywhere!

Minimum of \$10.00 up to

a maximum of \$1,000!

Just let us know the dollar amount being requested
& the card will be good for use within 24hrs!

GIFT CARD

4000 1234 5678 9010

4000

VALID THRU 05/20

DEBIT

GIFT CARD RECIPIENT

VISA

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
 Travelers Checks
 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

September 3rd Labor 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:
 .25% APR .25% APY

TERM SHARE CERTIFICATE
 (CERTIFICATE OF DEPOSIT)
 MINIMUM DEPOSIT \$1000
 .50% APY - 1 YEAR
 .75% 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
 4.00%

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

