



ERIE COUNTY EMPLOYEES CREDIT UNION

The Members' Share



Member Newsletter

Winter 2025

Limited Holiday Hours

Wednesday: Dec 24th, 2025

9am-1pm

***Thursday: Dec 25th, 2025 ***

CLOSED

Friday: Dec 26th, 2025

9am – 1pm

Thursday: Jan 1st, 2026*

CLOSED

To All of Our Members:

E.C.E.C.U would like to wish you & yours a very warm and joyous holiday season.

We hope you make wonderful memories and have a very happy New Year!

Sincerely,

Board of Directors
Management & Staff

2025 brought many changes!

Whether this year brought marriage/divorce, a big move or maybe a new phone number.

It's important you share your updated info with your Credit Union!

Fraud and scams are prevalent as ever.

As a reminder, the credit union will never ask you for any personal or account information. If you are unsure or something doesn't seem right, do not share any information and contact us immediately!

visit us at www.eriecountycrreditunion.net





ERIE COUNTY EMPLOYEES CREDIT UNION

The Members' Share



Member Newsletter

Winter 2025

Holiday Loans To Lighten Up The Season!

Borrow up to \$2,500.00 – One Year Term

RATES-

A+ = 4.00%

A = 5.50%

B = 7.00%

C&D = 10.00%

****Some restrictions apply –
Expires December 31, 2025 ****



Visit us at www.eriecountycreditunion.net





ERIE COUNTY EMPLOYEES CREDIT UNION

The Members' Share



Member Newsletter

Winter 2025

The Erie County Employees Credit Union

86th Annual Meeting, Election & Dinner

TBD

Please see staff members for more information

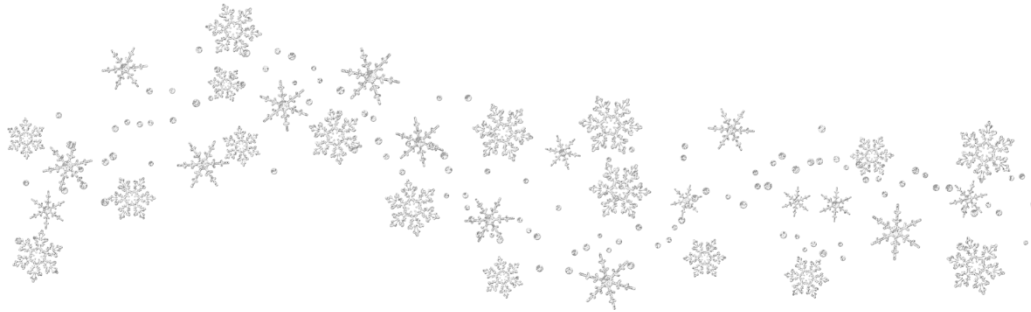
***Don't Forget;---

ONE Transaction Per Year Is

All It Takes To Keep Your

Account Out Of Dormancy

Status!!***



WORTH A BUCK OR TWO

BORROW UP TO \$600.00 FOR 6 MONTHS RATE 18%

NO DEBT-TO-INCOME REQUIREMENTS

APPLICATION FEE \$20.00

APPROVAL NOT BASED ON CREDIT SCORE

PAYMENTS AS LOW AS \$49.00 BIWEEKLY

****SOME RESTRICTIONS APPLY -DECEMBER 1, 2025 – JANUARY 31, 2026****



Visit us at www.eriecountycreditunion.net



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
Courtesy Pay
Surcharge Free ATM's
Web Site
Online Banking
Bill Pay
Special Promotions

**** Dates to Note ****

Closed

Limited Hours: Wednesday Dec 24th, 2025

Open 9am – 1pm

Christmas Day: Thursday Dec 25th, 2025

Closed

Day After Christmas: Friday Dec 26th, 2025

Open 9am – 1pm

New Years' Day: January 1st, 2026

Closed

Martin Luther King Day: Mon Jan 19th, 2026

Closed

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



IMPORTANT INFORMATION

YOUR DEBIT CARD
LOST OR STOLEN
CALL 1-800-754-4128

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:

.10% APR .10% APY

TERM SHARE CERTIFICATE (CERTIFICATE OF DEPOSIT)

MINIMUM DEPOSIT \$1000

3.50% APY - 1 YEAR

4.00% 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

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

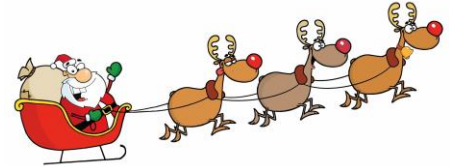
858-4900



BOARD OF DIRECTORS

Barbara Young
President

Paul Owens
Vice President



David Kinda
Secretary

Joseph Surdyk
Treasurer

Anthony House
Robin Hicks
Walter Sienkiewicz
Linda Walker
Kristy Gabioud, CEO

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.

Go to: www.NCUA.gov for more
info

