



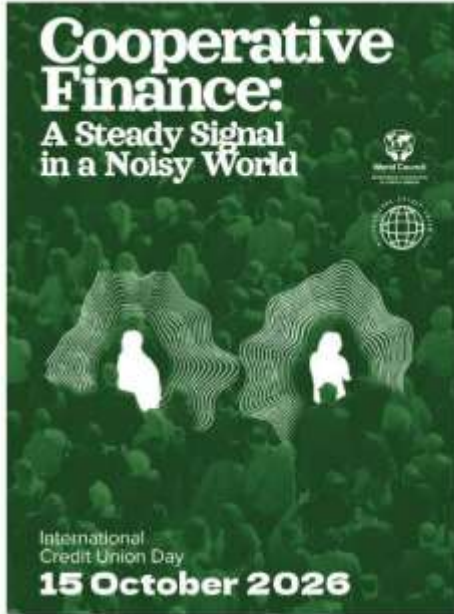
ERIE COUNTY EMPLOYEES FEDERAL CREDIT UNION

The Members' Share

Member Newsletter

Fall 2026





Cooperative Finance:
A Steady Signal
in a Noisy World

International
Credit Union Day
15 October 2026

*Stop into the Credit Union
and celebrate*
**INTERNATIONAL
CREDIT UNION DAY**
with us!

Thursday, October 15, 2026
10:00 am - 12:00 Noon

Join us for apple cider & Credit Union information!



Fowlers Chocolate Bars!

\$2.00 a bar

Proceeds to benefit –

St. Luke's Mission of mercy



Visit us at www.eriecountycrreditunion.net





ERIE COUNTY EMPLOYEES FEDERAL CREDIT UNION

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Don't let our Summer Breeze Loan... blow by!

Until October 31st!

- ❖ Borrow up to \$5000.00 – Unsecured/One Year Term
- ❖ Rates are determined by your Credit Score

RATES-

- ❖ A+ = 4.00%
- ❖ A = 7.00%
- ❖ B = 10.00%
- ❖ C&D = 12.00%

LOWER Auto Loan Rates!

- ❖ New Auto as low as 3.39%
- ❖ Used Auto as low as 3.95%

Effective June 15, 2026

****Call or stop in today for more information****

****Rates subject to change****

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****Attention****

***With all the skimming, hacking, and phishing going on today, it is relatively easy to have your debit/credit card information stolen. Please be diligent in balancing and monitoring your account to avoid missing important deadlines for disputing transactions that may not be yours. If you notice transactions that you did not authorize, please contact the credit union immediately to prevent any further or permanent loss.**

****Also, it is imperative that the credit union has the most up-to-date contact information on your account in the event that we identify potentially fraudulent transactions. Please stop in periodically to verify or update your account information including addresses, phone/cell numbers, and work numbers.**

*****Don't Forget;**

**ONE Transaction Per Year Is
All It Takes To Keep Your
Account Out Of Dormancy
Status!!*****

Not sure who you appointed as a beneficiary? Need to change the individual you've appointed? Reach out to anyone at the credit union! We can help with that!

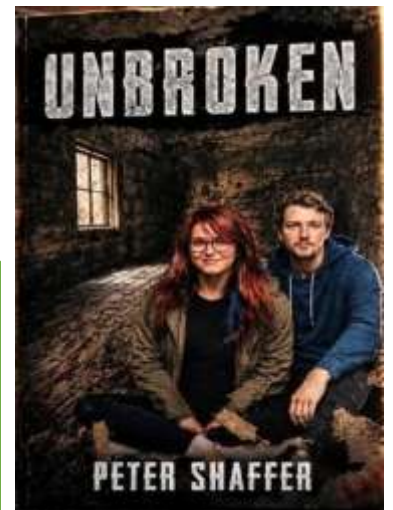
Having a beneficiary appointed will help your family more than you know!

Did you know?! Our very own Peter Shaffer, is an author! Through hard work and determination, Peter had his very first book published this summer!

Unbroken.

If you haven't gotten a chance to ask him about it, make sure you do!

You can order on amazon or you can find copies at The Bookworm in East Aurora & Larwood pharmacy in the Oakwood plaza. A great gift idea for any reader this Christmas!



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
Mobile Deposit
Special Promotions

**** Dates to Note ****

Limited hours

Monday October 12th, 2026
9am – 1pm

Friday November 27th, 2026
9am – 1pm

Closed

Election Day: Tue. Nov. 3rd, 2026

Veterans Day: Wed. Nov 11th, 2026

Thanksgiving Day: Thurs. Nov 26th, 2026

Christmas Day: Fri. Dec 25th, 2026

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:

.35% APR .35% 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 Gigante
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

