

ERIE COUNTY EMPLOYEES CREDIT UNION



The Members' Share

Member Newsletter

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Spring 2024



Erie County Employees Credit Union
84th Annual Meeting, Election & Dinner
Saturday April 27, 2024
Doors Open at 5:00 PM

Meeting and Election at 5:30 PM
Open Bar 6:00 PM – 8:00 PM
Family Style Dinner at 6:30 PM
There will be door prizes given!

\$20 Members and \$30 Non-Members
Please RSVP By Friday April 19th, 2024

<u>Kiebzak's</u>
38 Crocker Street Sloan, New York 14212
<u>Dinner Tickets Will Not Be Sold</u>
At The Door

Visit us at www.eriecountycreditunion.net



In Loving Memory of Cornelius J. "Neil" Sullivan



March 29, 1940 - August 9, 2023



Reloadable Visa Travel Card

Used everywhere Visa is accepted Safe & Convenient \$5.00 Activation Fee Minimum load amount \$10 \$2.00 Re-load fee





HELP US PROTECT YOU!

*If you are traveling or taking a vacation out of the Buffalo area and plan on using your Visa Debit or Credit card, we ask that you give us a call prior to leaving. This is so we can update your account with traveling information for security and fraudulent purposes.

****RECEIVE TEXT UPDATES IF WE THINK YOUR ACCOUNT IS SHOWING ANY FRAUDULANT ACTIVITY!!! BE SURE TO HAVE AN UPDATED CELL PHONE NUMBER ON FILE WITH US****

ECECU ATM LOCATIONS

We currently have 2 ECECU ATM locations that are <u>entirely</u> free of charge for our members to use for all of your banking needs. Our ATM's are located at:

<u>Old County Hall</u>

Edward A. Rath

92 Franklin St

95 Franklin St

Buffalo, NY 14202

Buffalo, NY 14202

TRYING TO FIND A SURCHARGE FREE ATM CLOSER TO HOME?



1.) Visit our website www.eriecountycreditunion.net

2.) Click on the "SERVICES" tab



4.) Input your current zip code to find ATM locations near you!



Car Loan Rates

The car-owning experience should be fun & a sky high payment is well....not so fun. If you are looking for a new or used auto loan, inquire today!



~Rates as low as~

New Auto- 4.99%

Used Auto-5.75%



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 Courtesv Pav Surcharge Free ATM's Web Site Online Banking Bill Pay Wire & Phone Transfers Visa Gift Cards Mobile Deposits *Special Promotions* 2 ATMs

** Days of Note ** Closed

Friday March 29th Good Friday Monday April 8th Eclipse Monday May 27th Memorial Day Wednesday June 19th Juneteenth Thursday July 4th Independence Day

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



Please notify anyone at the office if you have recently moved or are planning to! Maintaining a current address on your account will keep you updated on important Credit Union information.

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 ACCOUNT IMMEDIATELY 24/7

HOW WE RATE!

(All Rates Subject to Change)

SHARE ACCOUNT (SAVINGS)
As High As:
.05% APR .05% 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 4 YEARS PERSONAL LOANS AS LOW AS 4%

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 Walter Sienkiewicz Kristy Gabioud Linda Walker Robin Hicks

Management
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 \$250,000.00

Go to: www.NCUA.gov for info



