



# ERIE COUNTY EMPLOYEES CREDIT UNION

The Members' Share



Member Newsletter

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Spring 2026

**SAVE THE DATE!**

**Saturday April 25, 2026**

**The Erie County Employees' Credit Union**

**86th Annual**

**Meeting, Election and Dinner**

**Doors Open at 5:00 PM**

**Meeting and Election at 5:30 PM**

**Open Bar 6:00 – 8:00 PM**

**Family Style Dinner at 6:30 PM**

**Door Prizes!**

**Kiebzak's**

**38 Crocker Street**

**Sloan, New York 14212-2303**



**Ticket & Reservation Information Coming Soon!**

**Absolutely No Dinner Tickets Sold At The Door.**

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*Visit us at [www.eriecountycrreditunion.net](http://www.eriecountycrreditunion.net)*

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## MARCH

### POT OF GOLD

#### LOAN DEAL

- ❖ Borrow up to \$1,500.00 – One Year Term
- ❖ Rates are determined by your Credit Score

#### RATES-

- ❖ A+ & A = 5.00%
- ❖ B = 7.00%
- ❖ C&D = 12.00%

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



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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!



Visit us at [www.eriecountycreditunion.net](http://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

**Presidents Day: Monday Feb 16<sup>th</sup>, 2026**

**Good Friday: Friday April 3<sup>rd</sup>, 2026**

**Memorial Day: Monday May 25<sup>th</sup>, 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

(All Rates Subject to Change)

SHARE ACCOUNT (SAVINGS)  
As High As:  
.25% APR .25% 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](http://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](http://www.NCUA.gov) for more  
info

