



ERIE COUNTY EMPLOYEES CREDIT UNION

The Members' Share



Member Newsletter

Summer 2023



ECECU board of directors, management and staff
would like to take
a moment to give a great big thank you to all the members
who attended our 83rd annual meeting.
And thanks to all who
purchased raffle tickets.
We look forward to another great year of serving
all of your financial needs!



Mobile Check Deposit Now Available

- Secure
- Easy to Use
- Convenient
- Available Anytime, Anywhere

Just point, click and deposit...**It's that simple!**



Download our App today!

Visit us at www.eriecountycrreditunion.net



The Summer Breeze Loan Sale is Blowing In!

Our Summer Loan is:

- Unsecured A+ = 4%
- Up to \$5000 A = 7%
- 1yr Repayment Term B = 10%
- As low as 4% interest rate C & D = 12%
- Some restrictions apply

New Auto loan rates

New auto: as low as 3.99%

Used auto: as low as 4.75%

Limited time offer!

*Some restrictions apply

Reloadable Visa Travel Card

Used anywhere Visa is accepted.

Balance getting low?

Contact the ECECU to add more funds

\$5 fee will apply

Minimum deposit of \$100

Visit cumoney.com for more information

On how to load funds to your card.

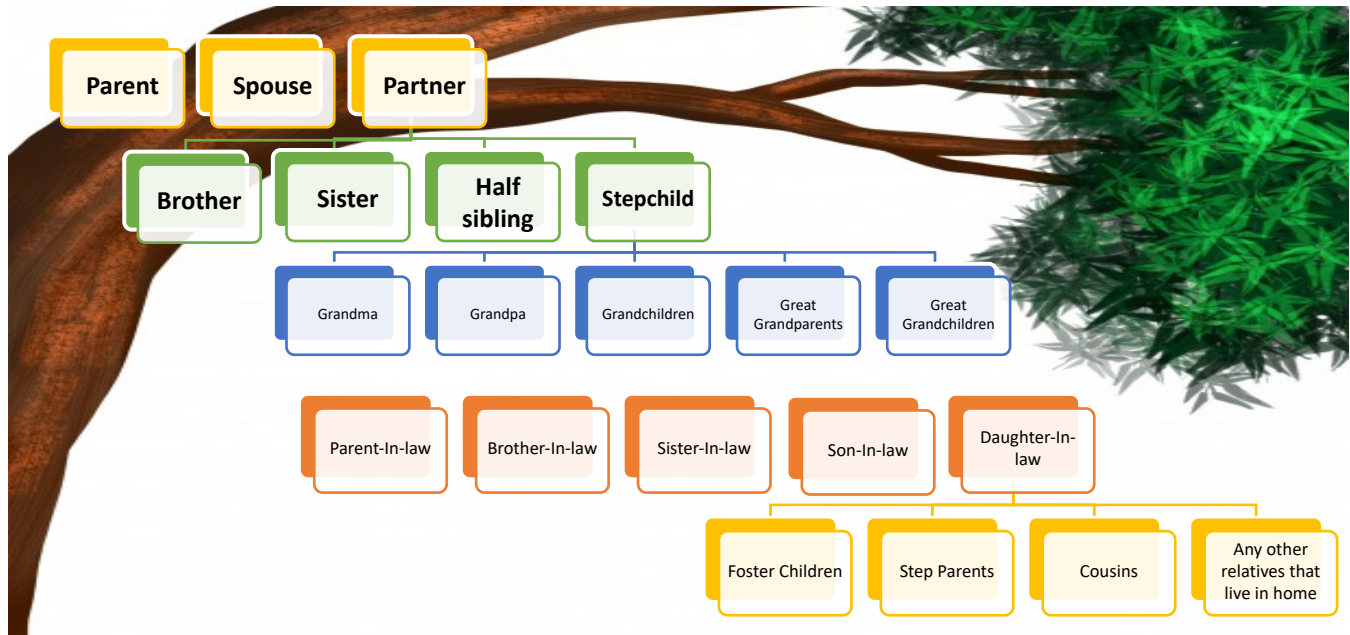


‘LIKE’ US ON FACEBOOK!

WWW.Facebook.com/ErieCountyEmployeesCreditUnion



The New York State of Financial Services has given us permission to expand our field of membership. This means that additional members of your family are now welcome to join our credit union. Our ECECU “family tree” shows which family members are now qualified to join. Once one of your family members has joined us, they can also their very own family tree. We LOVE our members and we can’t wait to meet you!



CALLING ALL RETIREES!

“Once a Member Always a Member!!”

No need for you to close out your credit union account after retirement.
ECECU is capable of receiving NYS Pension & SSI or any other incoming outside source including payroll via direct deposit.

Your credit union account can be accessed 24/7 through our voice response unit by calling 858-4900. Your funds can also be accessed via ATM or our online banking system/mobile banking application for your smart phones. **Enroll here → www.eriecountycreditunion.net**

The bill pay feature on our online banking system will allow you to set up reoccurring payments and send funds in check form from one institution to the next.

Don’t feel obligated to come all the way downtown just to make your deposits or your yearly transaction, we are always willing to take your deposits via mail....

They can be sent to → **ECECU 95 Franklin St Room 111 Buffalo, NY 14202**

Thank you for allowing ECECU to assist you in all of your banking needs!

SERVICES AVAILABLE

Automated Response System
Share (savings)
Share Draft (checking)
Christmas Clubs
Certificates Of Deposit (CD)
New & Used Vehicle 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
Cashier's checks
Courtesy Pay
Surcharge Free ATM's
Web Site
Online Banking
Remote Deposit Capture
Bill Pay
Wire & Phone Transfers
Visa Gift Cards
Skip-A-Pay
Special Promotions
2 ATMs

**** Days of Note ****
Closed

Monday, June 19th Juneteenth
Tuesday, July 4th Independence Day
Monday, September 4th Labor 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
3.00% APY - 1 YEAR
3.25% 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
Linda Walker
Robin Hicks
Kristy Gabioud CEO

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