



# ERIE COUNTY EMPLOYEES CREDIT UNION

## The Members' Share



Member Newsletter

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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.eriecountycreditunion.net](http://www.eriecountycreditunion.net)



## The Summer Breeze Loan Sale is Blowing In!

Our Summer Loan is:

- Unsecured
- Up to \$5000
- 1yr Repayment Term
- As low as 4% interest rate
- Some restrictions apply
- Rates determined by your credit score

A+ = 4%
A = 7%
B = 10%
C & D = 12%

\*Rates subject to change without notice.

### **New Auto loan rates**

New auto: as low as 4.99%

Used auto: as low as 5.75%

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](http://cumoney.com) for more information

On how to load funds to your card.

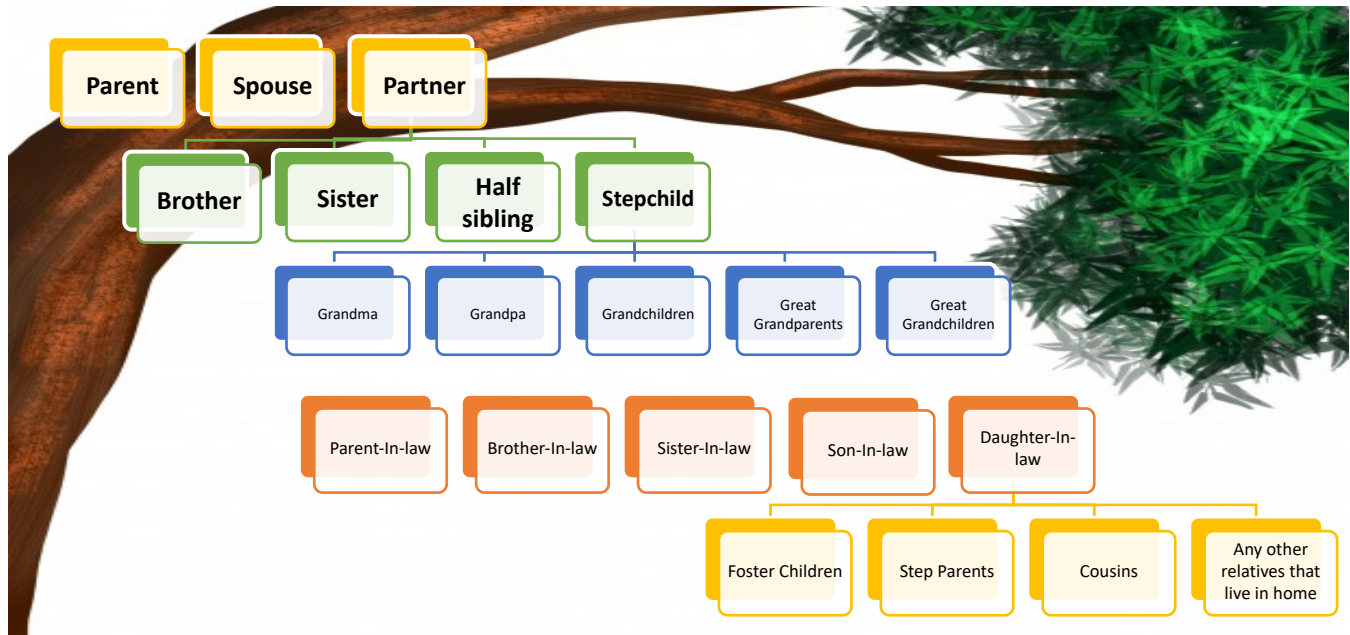


**'LIKE' US ON FACEBOOK!**

[WWW.Facebook.com/ErieCountyEmployeesCreditUnion](http://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](http://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

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

Monday, June 19<sup>th</sup> Juneteenth  
Tuesday, July 4<sup>th</sup> Independence Day  
Monday, September 4<sup>th</sup> 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  
3.50% 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](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  
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](http://www.NCUA.gov) for info