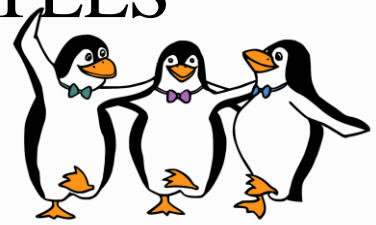




ERIE COUNTY EMPLOYEES CREDIT UNION

The Members' Share



Member Newsletter

Winter 2022



Holiday loans to brighten the season!



Borrow up to \$2500.00

1 Year term

A+ = 4.00%

A = 5.50%

B = 7.00%

C&D = 10.00%

****SOME RESTRICTIONS APPLY****

Borrow up to \$600 for six months

Rate 18%

No debt-to-income requirements

Application fee \$20.00

Approval not based on credit score

Payments as low as \$49.00 Biweekly

****some restrictions apply****

November 1st 2022-December 31st 2022



CD Special

1yr 1.00%

2yr 1.25%

Minimum \$1000.00



Remote Deposit

coming soon!!

Stay tuned for more details

Visit us at www.eriecountycreditunion.net

Save
the
Date

The Erie County Employees' Credit Union
83rd Annual Meeting, Election & Dinner
Saturday, April 22nd, 2023
More details soon to come!

Save
the
Date



RETIRING??? CONGRATULATIONS!!!



DID YOU KNOW

“ONCE A MEMBER ALWAYS A MEMBER”

NO NEED TO COME INTO THE CREDIT UNION OFFICE TO HANDLE ANY OF YOUR
FINANCIAL NEEDS

(EVEN THOUGH WE LIKE SEEING YOU)

****WE OFFER****

- DIRECT DEPOSIT OF SOCIAL SECURITY, PENSION, ETC.
 - TELEPHONE BANKING
 - ONLINE BANKING
 - BILL PAY
 - 2 FREE ATMS
 - ALLPOINT- SURCHARGE FREE ATM'S

**DON'T FORGET ABOUT YOUR LOAN WITH THE CREDIT UNION, WE CAN
CONVERT IT TO A MONTHLY PAYMENT AND SEND YOU A PAYMENT BOOK
FOR YOUR CONVENIENCE.**



SKIP-A-PAY

Don't worry about your February loan payment (s)... Skip it!

Dear Valued Member:

Wouldn't it be nice to have an after-the-holiday bill break? It's easy to do! Erie County Employees Credit Union is offering members an opportunity to skip their ECECU February loan payment(s) with our Skip-A-Pay program. Simply complete the coupon below and return it with the \$30 fee per loan by January 31, 2023 to take advantage of this special offer.

If your loan payment (s) are automatically paid from your ECECU Share (savings) account, the payment(s) will continue to be deducted from your paycheck each period and deposited into your ECECU Share (savings) account. However, by returning this coupon and paying the \$30 fee per loan, your February loan payment(s) will not be transferred onto your loan. That means any payroll deposits made for your February payment(s) will be available in your Share (savings) account.

Remember, to take advantage of this special offer, you must return the coupon by January 31, 2023 to skip your February payment (s). Only one Skip-A-Pay coupon needs to be completed per member. If you have any questions about the Skip-A-Pay program, please call Erie County Employees Credit Union at (716) 858-6245.

*Skip-A-Pay service is not available for mortgages, 2nd mortgages, certificate secured loans, VISA Classic, and VISA Platinum credit cards. If your loan payment is past due, you're on disability you haven't made at least 6 months of payments, or you have already reached the limit of "2" Skip a pays per life of any single loan, you will not be able to take advantage of this special offer. Interest will continue to accrue on your outstanding principal balance during this time and the term of your loan may be extended. Loans being paid through disability insurance are not eligible for Skip-A-Pay. Signatures are required; therefore, we are unable to accept telephone or facsimile requests.

Skip-A-Pay Coupon

Please return by January 31, 2023

Name: _____

Member Account Number _____ / _____

Address: _____

City, State, and Zip: _____

Daytime Telephone Number: () _____

Evening Telephone Number: () _____

Please indicate loan payments you wish to skip:

Please pay the Skip-A-Pay fee:

With the enclosed check made out for \$30 PER LOAN (Checks are payable to Erie County Employees CU)

By transferring the required amount from my Account # _____ / _____ Savings OR Checking
(Transfer will be made same day coupon is received)

I understand that by returning this coupon to Erie County Employees CU by January 31, 2023, I will be eligible to skip my February loan payment(s) that are normally due during this time. I also understand that interest will continue to accrue on my outstanding principal balance during this time, and the term of my loan(s) may be extended. In addition, any insurance that I have on my loan(s) will terminate on the date outlined in my original loan agreement I understand that if I fail to return this coupon by January 31, 2023, or if I have not paid the required fee by that date, my normal loan payment transfer(s) will be made February 2023. . If I have GAP insurance on my loan, I understand that all principal amount not paid when due under the original loan documents because of the changes made by this agreement shall be deemed to be in default for purposes of calculating the GAP amount in the event of a loss of the vehicle.

Borrower's Signature: _____

Date: _____

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
Wire & Phone Transfers
Visa Gift Cards
Skip-A-Pay
Special Promotions
2 ATMs

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

Monday, December 26th - Christmas Day
Monday, January 2nd New Year Day
Monday, January 16th Martin Luther King Day
Monday, February 20th Presidents 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:
.10% APR .10% APY

TERM SHARE CERTIFICATE
(CERTIFICATE OF DEPOSIT)
MINIMUM DEPOSIT \$1000
1.00% APY - 1 YEAR
1.25% 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

Paul Owens
President

Barbara Young
Vice President

Anthony House
Walter Sienkiewicz
Neil Sullivan
Linda Walker
Robin Hicks

David Kinda
Secretary

Joseph Surdyk
Treasurer

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.

Go to: www.NCUA.gov for more info

