

**ERIE COUNTY EMPLOYEES CREDIT UNION**  
**95 FRANKLIN STREET RM. 111**  
**BUFFALO, NY 14202**  
**716-858-6245**

**In need of a Winter Loan?**  
**Take advantage of our Winter Loan Rates.**

**Just in time to pay off holiday expenses, take a trip, or just  
some extra spending money.**



- Up to \$5,000.00
  - 1 Year term
- Rates are determined by your Credit Score
  - A+ = 4%
  - A = 7%
  - B = 10%
  - C & D = 12%

**It's a once a year opportunity and  
YOU don't want to miss it!**

Offer ends March 31, 2026  
\*Some restrictions may apply