



Bank SMARTER. Live BETTER.

EmpireONE
FEDERAL CREDIT UNION

News for each Empire ONE FCU member

ONE-to-ONE

Spring 2017



People helping People: beating breast cancer

Once again, Empire ONE will support the Susan G. Komen Foundation in their fundraising efforts to wipe out breast cancer. Stop in to buy these beautiful 13 oz. candles for \$8 each! They burn for 100 hours.

Join us at the Susan G. Komen 5k run on Saturday, June 10 beginning at Buffalo Riverworks along—where else?—the Buffalo River. Most people know someone who's fought breast cancer, so please consider signing up or supporting someone who's running.

Second quarter 2017 Holidays

The credit union will be closed on this day. Remember, our website and ATM network are always open!

Memorial Day
Monday, May 29th



Green light for low loan rates

And it doesn't stop there.

At Empire ONE, members have access to low loan rates and more, including:

- Truly free checking
- Online and mobile banking
- Thousands of fee-free ATMS

Ready to go?

Visit empireoneloans.com or stop in to one of our locations to see how easy it is to apply.

*Annual Percentage Rate. Loan rates reflect the lowest rate available on approved new vehicle loans as determined by the credit-worthiness of each applicant. Rates are subject to change without notice. Other rates, terms or conditions may apply. Current Empire ONE FCU loans are not eligible for refinancing.

AUTO LOANS
AS LOW AS

1.99% APR*
New Vehicles

APRIL is National Credit Union Youth Month

At Empire ONE, we salute our young members during National Credit Union Youth Month. We offer a Youth Savings Program for members age 13 to 17, and for students heading off to work or college, we have FREE Student Checking and a student Visa® Credit Card.

Current Empire ONE Visa® Classic credit card rates and fees apply, and a parent or guardian must co-sign. To open any Youth or Student account, please call or visit your nearest Empire ONE branch.

Attention Members

Please mail all correspondence to our new mailing address: 3020 Orchard Park Road, West Seneca, NY 14224

empireonefcu.org • 716.854.2458

Skip a loan payment

Coming in June and July: **Skip a Pay!** If you have an Auto, Signature or Lifestyle Loan with us, watch your mail for information on how you can skip one monthly loan payment.



This spring, enjoy a \$100 cash reward for every new phone line switched to Sprint. Visit our website for more details.



Two locations to serve you

3020 Orchard Park Rd.
West Seneca, NY 14224

1155 William St.
Buffalo, NY 14206

Call **854-2458** to speak to an Empire ONE representative!



Annual Meeting

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Our 81st annual meeting—the first at the new location—took place on February 18. In addition to receiving impressive financial results, those members who attended were treated to refreshments, board elections and honoring three employees for longevity milestones.

Elected to the Board of Directors were Charlie, John, Cheryl and Valerie. Empire ONE Recognized the following employees for reaching milestone years of service: Kitty (20 years), Denise (15 years) and Deborah (10 years). All credit union members were invited... thanks to all who attended!



Buffalo 5ive is back!

Borrow \$500 in just 5 minutes May 22 to May 26

Buffalo 5ive helps our members fund the things they need quickly, with no credit check needed. Hundreds participated in this popular promotion last year.

From Monday, May 22 to Friday, May 26, come in for a loan for any purpose and receive a check for \$500 in just five minutes.

Approval for this no credit check loan simply requires you to visit one of our branches to apply, be in good standing for 6 months, show proof of income and pay a deposit application fee of \$25.

Visit our website for more details. Or watch our Facebook page for Buffalo 5ive – coming soon!

Save the Date

April 22 Empire ONE FCU will be volunteering for Shoreline Sweeps at Burchfield Nature and Art Center in West Seneca. We will be cleaning up the park and getting it ready for summer.

August 2017 Member Appreciation Picnic—Check our Facebook page or our next newsletter for more details.