



Bank SMARTER. Live BETTER.

**EmpireONE**  
FEDERAL CREDIT UNION

News for each Empire **ONE** FCU member

# ONE-to-ONE

Spring 2016



## People helping people: fundraising update

Empire ONE supports the fight against breast cancer through the Susan G. Komen Foundation. We are currently holding a candle sale for breast cancer awareness, so stop in to buy these 13 oz. candles for \$8 each! They burn for 100 hours.

We will also participate in the Susan G. Komen 5k run on Saturday, June 11 at Delaware Park in Buffalo. Ask for details regarding how you can help!

## You're Invited!

### Empire ONE FCU Annual Member Meeting

April 21 at 5:30 p.m. at  
1155 William St., Buffalo, NY.

See you there!

## First quarter 2016 Holidays

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

### Memorial Day

Monday, May 30, 2016

# April is National Credit Union Youth Month



Bring in your young members during National Credit Union Youth Month in April... we'll serve as personal trainers to get them in top financial shape!

Empire ONE offers several accounts designed for children and young adults. From beginning savers to working teens preparing to head off to college, they will develop good savings habits and responsible money management.

### Ages 13 to 17

#### Youth Savings Program!

Start on the road to meeting their savings goals!

### Ages 17+

**FREE Student Checking.** Members learn how to make deposits, write checks and use an ATM card. The account must be a joint account with a parent or guardian. (No minimum balance, no monthly service charges, no per check charges and no transaction or service fees!)

### The Empire ONE Student Visa® Credit Card

This credit card has no annual fee and a maximum credit line of \$500. Help your child or grandchild learn responsible credit habits and begin to build a solid credit record. 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.

## We're making progress!

### New HQ in Orchard Park this year!

Members have asked about our exciting new 7,800 square foot building at 3020 Orchard Park Road. Construction is progressing and will pick up even more as the weather improves. Stay tuned for our Grand Opening date. We're excited for our members to visit our new corporate headquarters!



[empireonefcu.org](http://empireonefcu.org) • 716.854.2458

## Lucky Savers Program:

**win prizes for deposits!**

Empire ONE participates in the Lucky Savers program sponsored by the NCUA. You can win up to \$5,000 in prizes each time you deposit \$25 into a share certificate! Plus, we'll give away a \$200 cash prize once each quarter!

## Protecting your privacy

Empire ONE FCU employs strict measures to protect your privacy. Visit our website to review our extensive Privacy Policy.



## Three locations to serve you

1155 William St.  
Buffalo, NY 14206

5930 Main St.  
Williamsville, NY 14221

3041 Orchard Park Rd.  
Orchard Park, NY 14127

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



## Welcome spring with a GREAT HOME EQUITY OFFER!



**Bank SMARTER.** Get the low-cost financing you need to bring your projects to life this spring. A Home Equity Line of Credit from Empire ONE helps you **Live BETTER.**

Stop by any Empire ONE branch or call **716.854.2458** to apply.

\* Annual Percentage Rate. Rates reflect the lowest rate available on approved credit as determined by the credit-worthiness of each applicant. Rates are subject to change without notice. Other rates, terms, fees or conditions may apply.



## AUTO LOAN new and used vehicles

Finance your new or used car purchase at Empire ONE. Apply for your loan before you shop, and make your best deal with cash in hand.

Choose from flexible terms ranging from 60 to 84 months to finance new, used.... even classic cars!



**Apply online now! Use our online loan calculator to figure out your monthly payments.**

\*\* Loan rates reflect the lowest rate available on approved credit as determined by the credit-worthiness of each applicant. Rates are subject to change without notice. Other rates, terms or conditions may apply. Used vehicle financed at NADA Retail Book Value, plus taxes. Current Empire ONE FCU loans are not eligible for refinancing.

## Keep your Bill Pay FREE!

Our online bill pay service is used by many of our members to pay bills quickly, conveniently and securely. If you are enrolled in bill pay, please make sure you use it. Enrolled members with no activity for 90 days will incur a \$5 monthly inactivity fee.



## Don't miss out!

Like us on **Facebook** for all the latest!

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