



Bank SMARTER. Live BETTER.

EmpireONE
FEDERAL CREDIT UNION

News for each Empire ONE FCU member

ONE -to- ONE

Summer 2016



Empire ONE teams up against breast cancer

Our team members came together to support an important cause at Buffalo RiverWorks on June 11th, participating in the Susan G. Komen Race for the Cure. We had a blast and were proud to support this event that helps so many in WNY.

Even though the race is over, you can still help by purchasing an \$8 jar candle the next time you visit. They come in a variety of scents and burn for 100 hours!

Proceeds benefit breast cancer awareness.

Orchard Park HQ Opening in July!



Now that the warmer weather is here, we've made significant construction progress at our new location on 3020 Orchard Park Road. The new location is expected to be open to members in July.

The new facility will help us better serve our members. We're proud of the commitment the entire team has made to this project. The community business partnerships have only strengthened our core values of "people helping people."

This new building will help support our growing membership, which serves all of Erie County. The new location will house our administrative staff and Orchard Park branch personnel. Member accounts from the nearby Orchard Park branch in the Antique Mall (Quaker) Plaza will be transferred. That branch will close after our new headquarters is complete.

Third quarter 2016 Holidays

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

Fourth of July

Monday, July 4, 2016

Labor Day

Monday, September 5, 2016

\$500 in just 5 minutes—that's a deal!

Maybe it's an unexpected car repair—or a weekend getaway. Whatever it is you need, the Buffalo 5ive helps our members fund the things they need quickly, with no credit check needed. From May 23rd to May 27th, over 175 members who participated in the Buffalo 5ive program received a \$500 loan in just five minutes.

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

Want to participate next time? Watch our website and Facebook page—the Buffalo 5ive program happens a few times throughout the year.

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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.

Cruise into low auto loan rates

Auto Loan Rates
as low as

1.99% APR*



If you're ready for a new set of wheels, now is the perfect time to finance your next new or used vehicle. Apply before you shop and show up with cash in hand to get the best deal.

* Annual Percentage Rate. 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.

Annual Meeting: Introducing new faces and honoring familiar faces

Two new board of directors were elected at this year's annual meeting held on April 21st. Members **Kathy Mendez** and **Brandon Michals** were each elected to the board with three-year terms.



Sue Geary, Loan Supervisor, was honored for her 25 years of service and **Kelly Seiser**, Operations Manager, was recognized for 15 years of service.



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!**



Board President **Ron Geitter** introduced three new team members **Kelly**, **Trevor** and **Forest**. Be sure to give them a warm welcome the next time you stop in!

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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