



Bank SMARTER. Live BETTER.

EmpireONE
FEDERAL CREDIT UNION

News for each Empire ONE FCU member

ONE-to-ONE

Summer 2017

Members love Buffalo 5ive

Quickest loan alive!

Over 150 members took advantage of our May Buffalo 5ive loans special. Our popular Buffalo 5ive will return in November, just in time for holiday shopping!

Empire ONE Board openings

- contact us if interested in serving.

Also looking for supervisory volunteers

Our Main Office is now fully handicap accessible with electronic doors and a drive-thru ATM.

Third quarter 2017 Holidays

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

Fourth of July
Tuesday, July 4, 2017

Labor Day
Monday, September 4, 2017

Driving new auto loans

We're extending this great rate on new vehicles.

*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

2.25% APR*
New Vehicles

Student Visa® Credit Card for age 16+

For young adults, it's time to develop responsible credit habits and a solid credit record. Our Empire ONE Student Visa® Credit Card has no annual fee and a maximum credit line of \$500. A parent or guardian must be a co-signer. Current Empire ONE Visa® Classic Credit Card rates and fees apply.

To open any Youth or Student account, please call or visit your nearest Empire ONE branch.

Attention Members

Please mail all correspondence to: 3020 Orchard Park Road, West Seneca, NY 14224

empireonefcu.org • 716.854.2458



Members with auto, signature, lifestyle loans

check your email or our website for our Skip-a-Payment offer for July!

For your convenience, the William Street location is now open Saturdays from 8:30 am to 1 pm.



Don't miss out! Like us on Facebook for all the latest!



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!



Loans to support—or improve—your lifestyle!

What's that you have your eye on? A pool? New patio? How about a deck for entertaining? Maybe you have a wedding to pay for. We have a Lifestyle Loan for everything life offers. Visit empireoneloans.com to apply!

Susan G. Komen returns to Riverworks

Empire ONE was there to help fight breast cancer

Once again, Empire ONE team members stepped up to support the fight against breast cancer at the Susan G. Komen Race for the Cure, held on Saturday, June 10. Thanks to all who participated, donated and showed up at Riverworks in Buffalo to support this worthy cause!

Save the Date : First Annual Team Spirit Member Picnic Saturday, August 12 from 1:30 pm to 4 pm

It's a midsummer picnic bash at our main branch! Come enjoy free food, drink, games and more fun family activities as we celebrate you—our loyal Empire ONE members.

The more spirit, the merrier!

Summer used car—and car loan—deals!



Pick Enterprise. We'll pick you up.®

Quality used cars from Enterprise Car Auto Sales are eligible for 1% off our current used car rates.

*APR=Annual Percentage Rate. Get 1.00% off your approved rate for loans up to 60 months and up to \$20,000. Get 0.50% APR off for 66 and 72 month loans, or loans over \$20,000 up to 72 months. This is a buy down rate offer. The amount of the buy down will not affect the price of the vehicle. Rate will vary based on credit worthiness and other factors. Financing for qualified Empire One Federal Credit Union members. Offer valid on Enterprise vehicles in the Buffalo, Rochester and Syracuse inventory only. All Credit Union loan programs, rates, terms and conditions are subject to change at any time without notice. This offer cannot be combined with any other offer.

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