



Bank SMARTER. Live BETTER.

EmpireONE
FEDERAL CREDIT UNION

News for each Empire ONE FCU member

ONE-to-ONE

Summer 2018

Great personal service Monday-Friday

We've now adjusted our hours to close on Saturdays to better serve you from Monday – Friday. Remember, we'll continue to be open later on Fridays until 5:30 pm... and our ATMs, online and mobile banking services are always open 24/7.

GET YOUR Erie County Fair tickets!

Pick up your tickets to the fair right here at Empire ONE!

Third quarter 2018 Holidays

Empire ONE will close on these holidays:

Independence Day
Wednesday, July 4

Labor Day
Monday, Sept. 3

Go places in style this summer!



LOW LOAN RATES FOR NEW AND USED BOATS AND RVs

Empire ONE offers affordable financing for your RV, camper, ATV, boat, or watercraft purchase. Finance up to 100% of the purchase price/book value or up to 90% for used boats or RVs.

Talk to us about applying today or visit our website.

RATES AS LOW AS

5.25% APR* up to **60** months

6.25% APR* up to **120** months

7.25% APR* up to **180** months

* APR equals Annual Percentage Rate

Buffalo 5ive \$500 in Five Minutes



Viva la 5ive!

186 members walked away smiling this May, so we'll offer our Buffalo 5ive loans again this November. Our members love getting \$500 in 5 minutes... perfect timing for holiday shopping!

empireonefcu.org • 716.854.2458

Take a breather—skip a loan payment!

Money a little tight right now? We can help. Skip your Empire ONE loan payment for July and add it to the end of your term. Just pay a small fee and breathe easier! Download the Skip-A-Pay form on our website, complete it and bring it in to our office.



Get your credit union news!

Follow us on Facebook



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!



Summer Savings Heat Up!

**Home Equity rates as low as 4.75% APR*
Get a free \$50 The Home Depot® gift card.**

Empire ONE offers low-cost Home Equity financing to help you bring your projects to life. Talk to us about applying today... it's another way Empire ONE can help you Bank SMARTER and Live BETTER.

And we'll give you a \$50 gift card to The Home Depot® with any approved home equity loan or line of credit.

*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.

Empire ONE FCU is not affiliated with The Home Depot®. The Home Depot is not a sponsor of this promotion. The Home Depot is a registered trademark of Home Depot Product Authority, LLC

SAVE MONEY. LIVE BETTER.

Home Equity
RATES AS LOW AS

4.75% APR*

FREE \$50 The Home Depot® Gift Card

With any approved home equity loan or line of credit.

It's buck, buck...BACK! Our yummy chicken BBQ

**And you're invited. Save the date:
Friday, October 5. Ticket details to come.**



Camp Good Days thanks you!

Empire ONE has donated a number of items to Camp Good Days. Thanks to our generous members, 4-7 year old kids who are touched by cancer are able to enjoy:

- 40 boxes of crayons
- 120 tissue boxes
- 55 books
- 28 wipes
- 22 hats

We love our thoughtful members!

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