



Bank SMARTER. Live BETTER.  
**EmpireONE**  
 FEDERAL CREDIT UNION

News for each Empire **ONE** FCU member

# ONE **-to-** ONE

Fall 2018

## IMPORTANT EVENTS at Empire ONE

Thursday, October 19:  
 International Credit Union Day

Hat/Mitten/Sock Drive:  
 Oct. 15th - Dec. 15th

Donations will be accepted at both Orchard Park and the William St branch! All donations will be given to St. Lukes Mission.

## Fourth quarter 2017 Holidays

Our credit union family will be home on these holidays:

### Columbus Day

Monday, October 8, 2018

### Veterans Day

Monday, November 12, 2018

### Thanksgiving Day

Thursday, November 22, 2018

### Christmas Day

Tuesday, December 25, 2018

Do your banking at [empireonefcu.org](http://empireonefcu.org) or visit an ATM for quick cash.

## Visa Credit Card rates as low as 9.30%!



## Get Pre-Approved today!

\* Rates reflect the lowest rates 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.

## Skip your November or December Loan payment

### Skip-a-Payment coupon inside!

That's right, if you need extra cash, and your loan payments are current and on time, you could skip one month and just pay a \$25 processing fee. Your skipped payment is added to the end of your term.

Watch your mail... it's simple!



Attention Members!

We ask that on your next stop into the credit union that you update/ confirm your information on your account! Examples; phone number, address, beneficiaries!

Thank you!

# Is 5ive your lucky number? It is if you need to borrow up \$500 fast! Buffalo 5IVE is back this fall!

Just in time for serious shopping: from November 19 through 23, borrow up to 500 in as little as 5 minutes. If you're a member in good standing for 6 months or more, just show proof of income and pay a small application fee. Walk out with \$500 to spend anywhere you need to!



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!



ATV/SNOWMOBILE  
RATES AS LOW AS  
5.25% APR\*

\*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.



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