



Bank SMARTER. Live BETTER.

EmpireONE
FEDERAL CREDIT UNION

Fall Issue 2020

Lobby Hours

Monday - Friday: 10:00 am - 4:00 pm

Saturday & Sunday: Closed

Location:

Orchard Park Branch

3020 Orchard Park Road
West Seneca, NY 14224

Buffalo Branch

1155 William Street
Buffalo, NY 14206-1804

empireonefcu.org

Holiday Closings:

Columbus Day

Monday, Oct 12th

Veteran's Day

Wednesday, Nov 11th

Thanksgiving & day after

Thurs. & Friday, Nov. 26th and 27th

Christmas Eve

Thursday, Dec. 24

Christmas Day

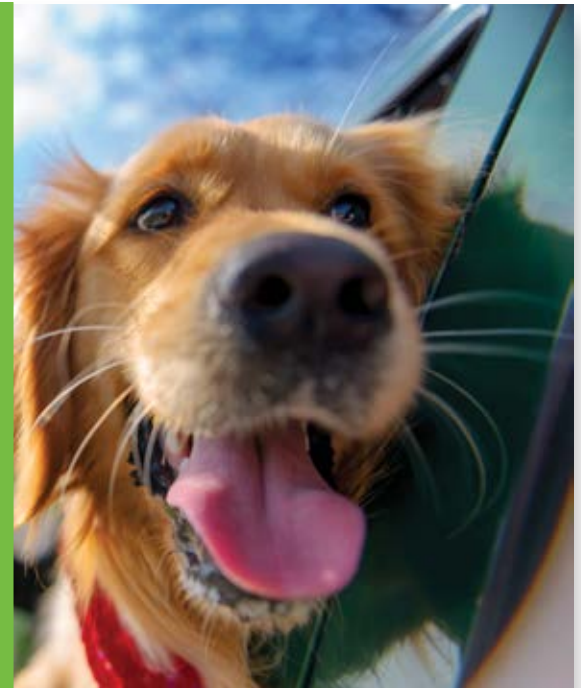
Friday, Dec. 25

New Year's Day

Friday, January 1

Celebrating our
85 years
of service with
great auto rates!

New auto's
for as low as
1.85^{APR}



To honor
our Veterans

**.25% off the loan
rate for our Veterans**

(Excluding VISA, mortgages, and home equities)

Thank you for your service Veterans!

Empire One would like to thank all current and former members of our Armed Services. Our country's greatness is built on the foundation of your courage and sacrifice. All Veterans receive 0.25% off all loans as a thank you for your service!

Our Mission:

we're dedicated to helping you Bank SMARTER and Live BETTER.

**Join us for our
2020 Virtual
Annual Meeting**

With the safety of our members and staff our highest priority, this year we've decided to have our Annual Meeting virtually. Date, time and dial-in information will be provided on our website under the Services tab and Resources and Information category.



EmpireONE Federal Credit Union is an
Equal Housing and Equal Opportunity Lender.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA a U.S. Government Agency.



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Check out our Loan referral program

For a limited time only... refer a friend and both will receive \$50 once the loan is booked.

ENTER
for a chance **TO WIN**

**ENROLL IN BILL PAY FOR A CHANCE
TO WIN A DYSON VACUUM**



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TO WIN A DYSON VACUUM**

One (1) Prize Winner will be selected on or about December 5, 2020 by a random drawing from all qualified entries received by a participating credit union between October 1, 2020 and November 30, 2020. You may incur a monthly service fee for Bill Pay. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law. Terms and Conditions may apply. No purchase necessary.