



Bank SMARTER. Live BETTER.
EmpireONE
 FEDERAL CREDIT UNION

Winter Issue 2021

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:

New Years

Friday Jan 1st

Martin Luther King Jr

Monday Jan 18th

Presidents Day

Monday Feb 15th

Memorial Day

Monday May 31st

4th of July Observance

Monday July 5th

Labor Day

Monday Sept 6th

Columbus Day

Monday Oct 11th

Veterans Day

Thursday Nov 11th

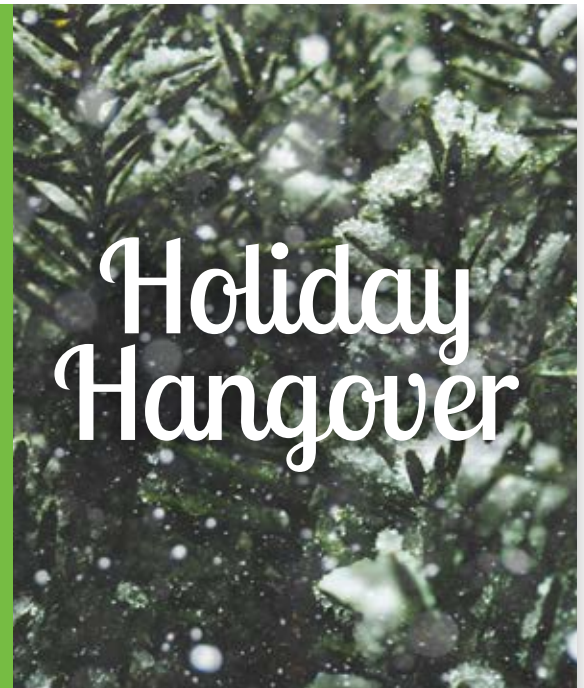
Thanksgiving and day after

Thursday/Friday Nov 25th/26th

Christmas Eve

Friday Dec 24th

Feeling the need to get out from under those high interest rate credit cards, take advantage of our **Visa Balance transfers for as low as 4.99%** for the life of the transfer OR take a look at our **Personal Loans for as low as 5.49%**



Jump Start
The New Year With A
NEW VEHICLE!

Rates as low as
1.60%
*APR**



Restrictions may apply

Our Mission:

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



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
E-STATEMENTS**
FOR A CHANCE TO WIN A
WEBER GRILL

ENROLL IN E-STATEMENTS FOR A CHANCE TO WIN A WEBER GRILL

One (1) Prize Winner will be selected on or about March 5, 2021 by a random drawing from all qualified entries received by a participating credit union between January 1, 2021 and February 28, 2021. Eligible members can enter the contest by enrolling for e-Statements through It's Me 247 Online Banking by clicking on "Info Center" and then "eStatement Options" and completing the enrollment. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.

PRIVACY NOTICE

Empire ONE Federal Credit Union, your member owned financial institution, is committed to providing you financial products and services to meet your needs and reach your goals. We are equally committed to protecting our members' privacy. You can be confident that your financial privacy is a priority of this credit union. We are required by law to give you this privacy notice to explain how we collect, use and safeguard your personal financial information. If you have any questions, please contact a member service representative at 716-854-2458.

Information We Collect and Disclose About You

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications and other forms;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency;
- Information obtained when verifying the information you provide on an application or other forms. This may be obtained from your current or past employers, or from other institutions where you conduct transactions;

We may disclose all the information we collect, as described previously and as permitted by law, to companies that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. To protect our members' privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell the member information we provide to third parties.

In order to conduct the business of the credit union, we may disclose nonpublic personal information about you under other circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, to follow your instructions as you authorize, or protect the security of our financial records.

If you terminate your membership with Empire ONE Federal Credit Union, we will not share information we have collected about you, except as permitted or required by law.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who have specific business purpose in utilizing your data. Our employees are trained in the importance of maintaining confidentiality and member privacy. We maintain physical, electronic, and procedural safeguards that comply with federal regulations and leading industry practices to safeguard your nonpublic personal information.

What You Can Do To Help Protect Your Privacy

Empire ONE Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, card numbers, PINs (personal Identification Numbers) and passwords. Never keep your PIN with your debit or credit card
- Keep your information with us current. It is important that we have current information on how to reach you. If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately. If your address or phone number changes, please let us know.