



Bank SMARTER. Live BETTER.
EmpireONE
 FEDERAL CREDIT UNION

Winter Issue 2022

Lobby Hours

Monday, Tuesday, Thursday & Friday –
 8:30am to 4:30pm
 Wednesday – 10:00am to 4:30pm
 Saturday and Sunday – Closed

Locations:

Orchard Park Branch

3020 Orchard Park Road
 West Seneca, NY 14224

Mon., Tues., Thurs., Friday:

8:30am – 4:30pm

Wednesday:

10:00am – 4:30pm

Saturday & Sunday:

Closed

Buffalo Branch

1155 William Street
 Buffalo, NY 14206-1804

Monday – Friday:

10:00am – 4:00pm

Saturday & Sunday:

Closed

empireonefcu.org

CHRISTMAS HANGOVER



Take advantage of our
Visa Balance Transfers for
as low as 1.99% APR*
 for a limited time only!

** After the first year the 1.99% APR rate reverts to 8.49% APR*

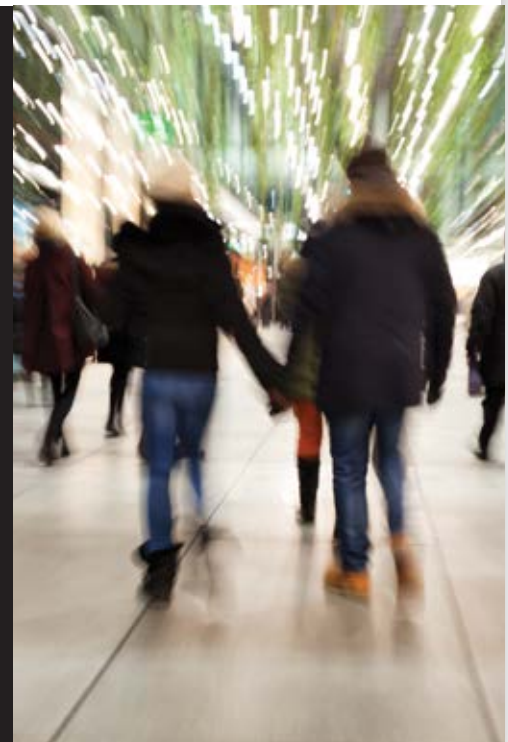
Storm the Dealership

Get pre-approved for a
NEW or USED AUTO LOAN
 or refinance today

for as low as

1.60% APR*

**Based on creditworthiness and 60 month term*



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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Happy Holidays from our family to yours!

Holiday Closings:

New Year's Observance
Friday Dec 31st

Martin Luther King Jr
Monday Jan 17th

Presidents Day
Monday Feb 21st

Memorial Day
Monday May 30th

Juneteenth Observance
Monday June 20th

4th of July
Monday July 4th

Labor Day
Monday Sept 5th

Columbus Day
Monday Oct 10th

Veterans Day
Friday Nov 11th

Thanksgiving and day after
Thursday/Friday Nov 24th/25th

Christmas Observance
Monday Dec 26th

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.