



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

**Spring 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](http://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

**Refinance Today!**

Winter is almost over and temperatures are on the rise. Come in or call today to lower your current auto loan rate by taking advantage of our

**auto loan rates for as low as 2.20% APR\*.**

\*Annual Percentage Rate. Rates reflect the lowest rate available which is determined by the credit-worthiness of each applicant. Rates are subject to change without notice. Other rates, terms, fees or conditions may apply



**April.....Celebrating National Credit Union Youth Month**

Empire ONE offers several accounts tailored for your young adults. Designed to help and promote good savings habits and responsible money management from beginning savers to working teens about to head off to college.

**o Free Student Checking (Ages 17+)**

Your teenager will learn how to make deposits, write checks and use an ATM card. This account must be joint with a parent or guardian. (No minimum balance, monthly service charge, per check charges, and transaction or service fees!)

**o Empire ONE Student Visa® Credit Card**

Help your student learn responsible credit habits at an early age while building their credit record. This credit card has no annual fee and a maximum credit line of \$500. Empire ONE Visa® credit card rates and fees apply, and a parent or guardian must co-sign.

**To open a Youth or Student account, please call or visit your nearest Empire ONE branch.**

**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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## Summer Projects?



*Get a jump on your Summer projects by taking advantage of our Personal loan rates for as low as 6.25% APR\*.*

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**ENTER FOR A CHANCE TO WIN!**

LOGIN TO  
MOBILE BANKING  
FOR A CHANCE TO WIN AN  
**iPAD**



## Account Updates

- o When visiting our locations be sure to update your accounts by providing us with your address, phone number, email address, beneficiaries and drivers license.
- o Any over payments on your Visa® credit cards will be applied to your savings account.
- o As a reminder, any transactions made over the phone with a Member Service Rep will result in a \$2.00 fee.

**LOGIN TO  
MOBILE BANKING  
FOR A CHANCE  
TO WIN AN IPAD**

One (1) Prize Winner will be selected on or about June 5, 2021 by a random drawing from all qualified entries received by a participating credit union between April 1, 2021 and May 31, 2021. Each time an eligible member accesses their credit union account by logging in to It's Me 247 Mobile Web Banking during the contest period they will be entered in the contest allowing for multiple entries. No purchase necessary. See your credit union for complete details, including contest rules, restrictions and alternate method of entry. Void where prohibited by law.