



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

Spring Issue  
 2022

**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](http://empireonefcu.org)

**Holiday Closings:**

**Memorial Day**

Monday May 30th

**Juneteenth Observance**

Monday June 20th

**4th of July**

Monday July 4th

**NEW AUTO & REFINANCE  
 RATES**



**AS LOW AS 2.20% APR\***

\*APR - Annual Percentage Rate. Rates are subject to change and based on creditworthiness

**Spring  
 into  
 Action!**



**NAIL YOUR HOME REMODEL  
 FOR AS LOW AS 7.50% APR\***

\*APR – Annual Percentage Rate. Rates are based on creditworthiness and subject to change

**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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## APRIL is National Credit Union Youth Month!

At Empire ONE, we offer several accounts designed for your young adults. These accounts are tailored to help promote sound money management and good saving habits from beginning savers to working teens who are preparing to head off to college.

### Free Student Checking Accounts (Age 17+)

- Intended to introduce your teen to various financial responsibilities from writing checks, making deposits, and using an ATM debit card. A parent or guardian must be joint on these accounts. (No minimum balance, monthly service charges, per check charges, and transaction/service fees!)

### Empire ONE Student Visa® Credit Card (Age 17+)

- Help teach your student proper credit card responsibility while building their credit score. There is no annual fee and a maximum credit limit of \$500. Current Empire ONE Visa® credit card rates and fees apply, and a parent or guardian must co-sign.




**Make it easy!**

**Consolidate your credit cards in one place using our Visa Balance Transfer option of 1.99% APR\***

\*APR – Annual Percentage Rate. After 12 months, rate will revert to the non-variable rate of 8.49% - 11.49% based on creditworthiness.



**Refer a friend**

and both will **Receive \$50** once the loan is booked



**To Honor our Veterans**

**0.25% off all loans for our Veterans**

\*Excluding Visa®, mortgages and home equities