



Bank SMARTER. Live BETTER.
EmpireONE
 FEDERAL CREDIT UNION

Fall Issue 2021

Lobby Hours

Monday, Tuesday, Thursday & Friday –

8:30am to 4:30pm

Wednesday – 10:00am to 4:30pm

Saturday and 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 11th

Veterans Day

Thursday Nov 11th

Thanksgiving and day after

Thursday/Friday Nov 25th/26th

Christmas Eve

Friday Dec 24th

Christmas Day

Saturday Dec 25th

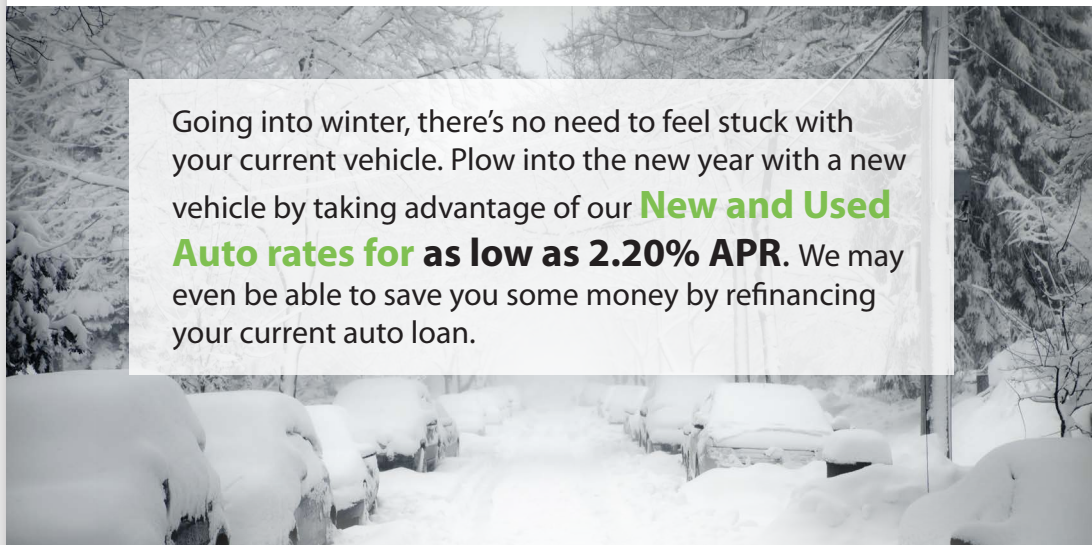
New Years Eve

Friday Dec 31st

New Years Day

Saturday Jan 1st

Winter's Coming!



Going into winter, there's no need to feel stuck with your current vehicle. Plow into the new year with a new vehicle by taking advantage of our **New and Used Auto rates for as low as 2.20% APR**. We may even be able to save you some money by refinancing your current auto loan.



To honor our Veterans
.25% off the loan rate for our Veterans
 (Excluding VISA, mortgages, and home equities)

Gear Up For The Holidays

With the holiday season fast approaching, now is the time to get those epic lawn decorations for Halloween, the new dining room set for Thanksgiving, or the gift they'll always remember for the holidays. Our **Personal Loans for as low as 6.25% APR** can help make that a reality!

Personal Loans as low as 6.25% APR



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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Services Offered at Empire One FCU

- Mortgages and Home Equities
- New and Used Auto Loans
- RV Loans
- Boat Loans
- ATV/Snowmobile/Jetski Loans
- Personal Loans
- Online banking with a new It's Me 247 portal
- Visa and Debit cards
- Remote deposit capture
- E-sign for Remote Loan Applications
- Drive-up ATM at our Orchard Park location
- E-Statements

Account Information Updates

Please provide any account information updates and either mail or bring it in with you to your nearest branch location:

Name _____

Address _____

Phone Number _____

Cell Phone _____

Beneficiaries _____

Signature _____ Date _____