

EmpireONE

Federal Credit Union 2025 Annual Newsletter



Valued Members,

Thank you for trusting Empire One for your banking needs in 2025! As many of you may know, our Orchard Park branch is now listed for sale. Please understand that this branch was built under previous circumstances, and our needs have since changed. Since the Covid-19 pandemic, there have been many changes in business and staffing and banking is no different. The workforce has changed significantly, and banking practices have evolved, which no longer warrants the size and cost of the Orchard Park branch.

All Business Moving to William St Branch

As of January 31st, 2026, the Orchard Park branch will be permanently closing its doors, with all business moving to our branch located at 2345 William Street, Cheektowaga NY 14206. This new chapter of Empire One will consolidate our staff and resources to better serve our members and community for years to come! All of the amenities from the Orchard Park branch are available at William St, including ATM, drive-thru, loan services and more!

With that being said, our leadership and staff is committed to making this transition as smooth as possible and updating members with the most up to date information as we move forward. Thank you for your continued trust in Empire One Federal Credit Union.

Branch Hours as of 3/1/2026

Monday-Wednesday 9am-4pm

Thursday-Friday 9am-5pm

Saturday 8:30am-12pm

Closed Sundays

Open Tuesdays Soon!



716-854-2458



empireonefcu.org

EmpireONE

Federal Credit Union 2025 Annual Newsletter

Board Member Nominees

Marc Mutka 2 year

Marc was a postman with USPS for 40 years, a member of the credit union since 1978 and has been an active and engaging member at that. Marc has been on the board of directors since 2020 and has served as the board president for 3 years. He is looking forward to his continued service on the board of EOFCU!

Diane Massett 3 year

Diane has had an extensive career in accounting and management that began over 45 years ago with jobs at two small credit unions started by her father. She then worked in manufacturing for over 40 years. Diane became a member at Empire One (at that time Buffalo Postal) over 25 years ago. Upon retirement, she joined the board of our credit union and hasn't looked back!

David Brayman 1 year

David is a family man, living in Cheektowaga since 1973. He has been a member of the credit union for over 20 years, and his parents for 50 years! Dave looks forward to becoming our boards newest member!

Board & Supervisory Members Needed!

Nominations will not be conducted by ballot and there will not be any nominations from the floor. Any person wishing to run for board of directors must submit a statement of qualification and biographical data along with a signed petition of 1% of the membership with a minimum of 20 and maximum of 500 in order to be eligible. The period of receiving nominations via petition must be received by February 1st, 2026. Nomination by petition must be accompanied by a signed certificate from the nominee stating that they are agreeable to nomination and will serve if elected to office.

ANNUAL MEETING 2026

**Wednesday
February 11th, 2026**

11:00am

**2345 William St
Cheektowaga NY, 14206**



716-854-2458



empireonefcu.org

EmpireONE

Federal Credit Union 2025 Annual Newsletter

Thank You for Your Donations and Support



PLEASE NOTE:

You will not be receiving a 1099 in the mail regarding interest earned in 2025. Any interest earned in 2025 will be present on your 12/31/25 statements.

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 EmpireONE 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



716-854-2458



empireonefcu.org

Empire ONE

Federal Credit Union
2025 Annual Newsletter

**When calling or visiting us,
please make sure to update the
following information:**

- Home Address
- Phone Number
- Email Address
- Beneficiary Information

**We have free checking
accounts!**

**Looking
for a Loan?**

**Don't forget to
utilize our online
loan applications!**

**If you would like
to make an
appointment
with a loan
officer, please
give us a call at
716-854-2458.**

Visit our Upcoming Events

**BUFFALO
HOME
SHOW**



**March 6-8
&
March 13-15**

**January 29
-
February 1**

HOLIDAY CLOSURES 2026

1-1-26 New Years Day
1-19-26 Martin Luther King Day
2-16-26 Presidents Day
5-25-26 Memorial Day
6-19-26 Juneteenth
7-3-26 & 7-4-26 Independence Day
9-7-26 Labor Day
10-12-26 Columbus Day
11-11-26 Veterans Day
11-26-26 & 11-27-26 Thanksgiving
12-24-26 Christmas Eve
12-25-26 Christmas Day



716-854-2458



empireonefcu.org