



NEWSLETTER

Winter 2010

MAIN OFFICE

3291 Lake Shore Rd.
Blasdell, NY 14219

HOURS

Monday – Wednesday
9:30 AM – 4:00 PM

Thursday
9:30 AM – 5:00 PM

Friday
9:00 AM – 5:30 PM

PHONE

(716) 826-1976
fax (716) 826-2382

BRANCH OFFICE

ECMC
462 Grider St.
Buffalo, NY 14215

HOURS

Monday, Wednesday & Thursday
9:30 AM – 4:00 PM

Tuesday
7:30 AM – 3:30 PM

Friday
9:00 AM – 4:00 PM

METROLINE

(716) 823-0128

OFFICE STAFF

Ramon Gallardo, Jr.
Judi Goembel
Kim Sauberan
Dawn Roberts
Erika DiBerardino
Denise Kucharczak
Stephenie Borzillieri
Tricia Dolphin
Barbara Omerhodzic

BOARD OF DIRECTORS

Michael Berent – President
Patrick McAnaney – Vice President
Virginia Harper – Treasurer
Vincent Metauro – Secretary
Elaine Connors

SUPERVISORY COMMITTEE

Audrey Berent & Valerie Bannister

Message from the CEO

The New Year is upon us! The economy is headed towards a slow recovery and the swine flu epidemic seems to be under control. All things considered, we hope all our members persevered in 2009. Now, for some good news.

Many outside factors had a significant impact on Erie Metro FCU in 2009. But as a “well capitalized” financial institution, we continue to move in the right direction. There’s a direct correlation between the confidence you, our members have in Erie Metro FCU and our stability. For that, we thank each and every one of you. As we continue to grow, we will always have your best interests at heart. Remember, we’re here for you and because of you.

On behalf of the Board of Directors, Management and Staff, we wish every one a happy, healthy and safe 2010.

Important Message to Checking Account Holders

New federal regulations are coming in July, 2010, pertaining to Courtesy Overdraft Services as provided by Erie Metro FCU. All checking account holders are now required to “**Opt In**” or “**Opt Out**” of this service. If you elect to “**Opt In**”, the credit union will continue to pay your checks, ATM or debit card transactions, even if there are not enough funds available to cover them. These transactions will be paid up to an accumulated total of \$300.00 which includes a service fee of \$25.00 per transaction. Transactions that overdraw the account by \$5.00 or less, or can be paid with funds available in another account at Erie Metro, will not be assessed the fee.

Account holders that elect to “**Opt Out**”, will have checks returned for insufficient funds and will be assessed a fee of \$25.00 per item. ATM or debit card transactions will be paid (even without sufficient funds available), however Erie Metro reserves the right to close or restrict continued use of the debit card for these non-funded transactions.

The new regulation becomes effective **July 1, 2010**. Therefore, it is important that you inform the credit union of your decision. More information will be available on our web-site at www.eriemetro.org including the “**Opt In/ Opt Out**” form. We urge you to return the form to us as early as possible.

New Service Coming Soon

In January 2010, Erie Metro will be teaming up with **CARFAX** to offer our members a Vehicle History Report. Anyone considering the purchase of a pre-owned car or truck will be offered an opportunity to order the report at a low cost of \$15.00. (Compared to the cost of \$29.99 if ordered direct through **CARFAX**). The report includes 20 points of information on the vehicle, such as prior ownership details, mileage, accident information along with inspection and registration information.

Buying a used vehicle can always be an iffy situation. Minimize your chances of any future problems by ordering a **CARFAX** Vehicle History Report. It'll be the best \$15.00 investment you can make on the vehicle you want to purchase. This service is also available to any member who may want a history report on a vehicle they already own. Call us at (716) 826-1976.

Important Dates to Remember

Nominating period for position on the Board of Directors- **March 1st through March 31, 2010**

Elections for Board of Directors
April 7, 8, & 9, 2010

Annual Meeting- **Saturday, April 17, 2010** at the Main Office in Blasdell, NY.

If you're interested and would like to run for the position of director at the credit union, a nominating form can be picked up at either office. The position of director is for a three-year term and is voluntary or non-paid.

Become an Online Banking User

Are you still paying your bills the old fashion way? That is, writing a check for each bill that comes in? Why not simplify your life and consider Erie Metro's online banking service. The service allows you to pay your bills using your computer and takes only a few minutes of your time. No more checks are needed. The service is available 24 hours a day, 7-days a week. It's fast, easy to use, reliable, safe and its **FREE** with a minimum 3 bill-pays a month. So use your time for other important things. Call or stop into the credit union and ask a staff member for more information.

2010 Holiday Schedule

Friday	Jan. 01	New Year's Day
Monday	Jan. 18	M. Luther King Day
Monday	Feb. 15	Presidents' Day
Monday	May 31	Memorial Day
Monday	July 5	Independence Day
Monday	Sept. 6	Labor Day
Monday	Oct. 11	Columbus Day
Thurs.	Nov. 11	Veterans Day
Thurs.	Nov. 25	Thanksgiving Day
Friday	Dec. 24	Closing at 1:00 PM
Friday	Dec. 31	Closing at 1:00 PM

Enterprise Car Sales

In the Fall of 2009, we completed a successful car sales program with Enterprise Car Sales. Based on the success of the program, Enterprise has agreed to offer our members Blue Book Value on your trade-in plus \$1,000*. Why buy from Enterprise? Here's 3 great reasons: 1) Great Selection- 120 makes & models to choose from 2) No-Haggle Pricing- The price you see is the price you pay 3) 7-Day Repurchase Agreement- If the vehicle you purchase isn't right for you, turn it back in for a full refund.

To see if Enterprise has a vehicle at a price that's right for you, call (716) 636-6000 or visit www.enterprise.com. As your lender of choice, we at Erie Metro can assist you with favorable APR rates *as low as 6.49%***. Give us a call at 826-1976.

* Additional trade-in value of \$750 is not available on vehicles without a trade-in value. Erie Metro FCU makes no warrants or obligations to the Enterprise programs.

** APR Rates are based on an applicant's income and credit history. Other rates may apply. Erie Metro FCU must be the only lien-holder on the title of the vehicle.

If you're having your tax refund directly deposited into your account, Erie Metro's ABA number is 222383149.