



# NEWSLETTER

Summer '09

## 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 Goebel  
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

## *Summer Auto Loan Promotion*

Our **Summer Auto Loan Promotion** is in full swing with rates as low as **3.99% APR\*** for 3 year financing, **4.99% APR\*** for 5 year financing & **5.99% APR\*** for 6 year financing. This promotion is available for most 2004 – 2008 used vehicles and 2009 new vehicles. If you've purchased a vehicle recently, let us take a look and see if we can refinance the loan with a lower rate and ultimately a lower payment. We can also look to pre-approve your loan request, then you can shop around for the vehicle at the price that's right for you.

But don't delay. We don't know how long auto dealers will keep their prices down but our loan promotion will end August 28, 2009. Call us at 826-1976 and talk to Loan Officer Barb Omerhodzic for more details.

## “Home Sweet Home” Equity Loan

Due to the current economic conditions, many of our members have elected to stay in their home instead of buying another. If you're in the same situation but need to do some remodeling, we have home equity loans that can help.

With fixed rates as low as **6.09% APR** and terms up to 15 years, we'll create a payment to fit your household budget. Equity Lines of Credit are also available.

\* Rates and terms are determined by the applicants credit score. Credit qualifications are based on income and credit history. Existing loans at Erie Metro FCU are not eligible for refinance.



## The "Cents-able" MasterCard

Are you the victim of an unscrupulous and uncaring credit card company? On May 22, 2009, President Barack Obama signed into law, the Credit Card Accountability, Responsibility and Disclosure Act of 2009. The new law will take effect in 8 months. As a result, many card issuers are increasing rates and charging exorbitant fees, even for good paying customers.

At Erie Metro, we have a "no frills" MasterCard with a rate of 8.99% APR. We don't offer rewards or cash back options. That's how we can keep the rate low. Credit limits are available from \$500 to \$15,000 for qualified applicants. We can also transfer balances from your other cards on to an Erie Metro MasterCard.

So don't let other credit card companies take advantage of you. Now is the time to transfer your credit card accounts to Erie Metro FCU. Pick up an application today!

## Vacation Loans

Do you owe yourself some well-deserved vacation time? Then now is the time to apply for a Vacation Loan. The maximum loan amount is \$5000 with repayment terms of 12 months. Interest rates are as low as 6.99% APR. Simply fill out a loan application and provide 2 current pay stubs or other acceptable proof of income. We'll do the rest! Before you know it, you'll be relaxing away. Do yourself a favor and apply today!

### Erie Metro FCU Privacy Policy Statement

To assure the continued privacy and confidentiality of your personal financial information, Erie Metro observes these practices and procedures:

#### Information We Collect

We collect nonpublic information from some or all of the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and,
- Information we receive from a consumer reporting agency.

#### Information We Disclose

We do not disclose any non-public personal information about our members and former members to nonaffiliated third parties except as permitted by law. We will share information to administer the products and services we provide, when required to do so by government, or when we partner with other businesses to offer a broader array of products and services. Our credit union will only partner with businesses that follow strict confidentiality requirements. The businesses we select will offer products designed to enhance our member's economic well being. Under no circumstance will we authorize these firms to charge your account without your expressed consent, and we will not sell member information to telemarketing firms.

#### Our Security Measures

We restrict access to nonpublic information about you to those employees who need to know that information to provide products or service to you. We maintain physical, electronic and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

## *Amusement Park Discount*

### *Admission Tickets*

Fantasy Island \$16.50  
Darien Lake \$22.00

Children 2 & under Free

Regal Cinema \$ 6.25  
Dipson Theaters \$ 6.25

Delta Sonic Car Wash  
Super Kiss 3 pk. \$28.50  
Super Kiss Single \$ 9.50  
Basic Wash Book \$24.50  
Basic Wash Single \$ 5.00  
Super Interior 3 pk. \$17.00

The Board of Directors, Management and Staff of Erie Metro FCU would like to thank Richard Hartinger for his many years of service as the Chairman of the Supervisory Committee. As a volunteer, he worked diligently on compliance issues that pertained to Erie Metro FCU. We will miss his input and we wish him well.

## Products & Services

### Loans

New & Used Vehicles  
Recreational Vehicles  
Personal Loan  
Home Improvement  
Home Equity  
Home Mortgages  
Share Secured  
Holiday & Vacation Loans  
MasterCard

### Shares

Savings  
Free Checking  
Money Market  
Share Certificates  
IRA's  
Visa Check (Debit) Card  
Web Banking  
Classic Bill Pay-E

*Have a Safe Summer!*