



NEWSLETTER

Summer '10

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

Summer Auto Loan Promotion

Due to the favorable response by our members to the 2010 Spring Auto Loan Promotion, the promo will continue through the summer. New auto APR rates are available AS LOW AS 4.49%* for 5 year financing and 5.49%* for 6 year financing. If you're in the market for a used vehicle, we offer APR rates AS LOW AS 5.49%* and terms up to 5 years for model years 2006 – 2009. For model years 2003 – 2005 we offer APR rates as low as 5.99%* and terms up to 4 years. Don't let this deal pass you by. Call 716-826-1976 for more details.

Vacation Loans

Summer is upon us and it's time to start thinking about some rest and relaxation. Erie Metro offers vacation loans up to \$5000 for qualified borrowers. Interest rates are as low as 6.99% APR* with repayment terms of 12 months. If you borrowed \$2000 for 12 months, you would have a monthly payment of \$173.06 (\$86.53 bi-weekly or \$43.27 weekly). Payments can simply be made by payroll deduction. So, whether your choice is to vacation locally or some other destination, we can help. Pick up an application at either of our two offices or download one from www.eriemetro.org. The promotion ends August 27, 2010.

* 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.

Need to Rollover Your 401(k)?

Are you planning to or have you recently left or lost your job where you had a 401(k)?

The good news is that since these accounts are tied to your employer, once you cut your ties with that employer, you're generally entitled to do what you wish with those funds. Unfortunately, a lot of people take unnecessary losses and penalties by withdrawing the funds. This can set your retirement back years. So the best option is to opt for a 401(k) rollover.

Whether you are changing jobs, nearing retirement or just juggling too many retirement accounts, you can have the simplicity and control of rolling over your 401(k) and transferring your IRA into one central IRA. Let AXA Advisors help you develop a financial plan that works best for you, giving you more time to do what you enjoy.

AXA's advisors are available Thursday afternoons and Friday mornings at our main office in Blasdell or by appointment. Call Ron Viavada at 716-276-7618.

Pay Your Bills Online!

Many of our checking account holders are frequent users of the Bill-Pay program. The program allows you to pay bills through your Erie Metro checking account. Whether it's a utility, loan payment, credit card, rent, mortgage, or even a doctor or dentist's bill, they can all be paid through the Online Bill-Pay program! The program has been available for over 2 years. There is no cost to use the program as long as you pay 3 or more bills on a monthly basis.

Erie Metro will be offering a one-month, no cost promotion in August. We encourage you to give it a try. Pay one bill or pay several. If you like it, keep using it at no cost by paying 3 or more bills per month. If it's not for you or you think you'll only use it 1 or 2 times a month, notify us to cancel the Bill-Pay program from your account. We're confident you'll like the advantages of not writing checks and saving on postage. And best of all, you can pay a bill 24/7! Call 826-1976 for more details and sign-up today! Or go to www.eriemetro.org and click on "Web Banking" and then the "navbar.billpaydemo" tab. You'll be able to see how easy it is to use!

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.

Sallie Mae Smart Option Student Loan® Funding is Now Available

- Up to **100%** of school expenses covered
- Saves you **money**, builds your **credit** and helps pay off your student loan **faster**

Admission Tickets Amusement Park Discount

Fantasy Island	\$16.50
Darien Lake	\$24.00
Children 2 & under Free	

Darien Lake Family Day 7/31 \$18.99

Regal Cinema	\$ 6.75
Dipson Theaters	\$ 6.25

Delta Sonic Car Wash	
Super Kiss 3 pk.	\$28.50
Super Kiss Single	\$ 9.50
Basic Wash 3 pk.	\$15.00
Basic Wash Single	\$ 5.00
Super Interior 3 pk.	\$17.00



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



Go to erimetro.org and apply now!