

Metro News

A Quarterly Publication For The Members Of Erie Metro Federal Credit Union

Please Join Us 42nd Annual Meeting

April 21, 2018 at 9:00 a.m.

Woodlawn Fire Company
3281 Lake Shore Road,
Blasdell, NY 14219

Get Involved At Your Credit Union!

You're a member-owner, so why not take a more active role as a Director? All members with related work experience and qualifications will be considered. Starting **March 1**, you can pick up a nomination form at the credit union; we will accept nominations through **March 31, 2018**. Voting will be held at the annual meeting. Contact Ray Gallardo, CEO at **(716) 826-1976** for more details.

Milestone Achievement

Congratulations to **Virginia Harper** and **Elaine Connors** for 20+ years of service on the Board of Directors. Thank you for your dedication to Erie Metro.

Faster Tax Refunds

Choose Direct Deposit when you file your return.

**Erie Metro Routing Number:
222383149**

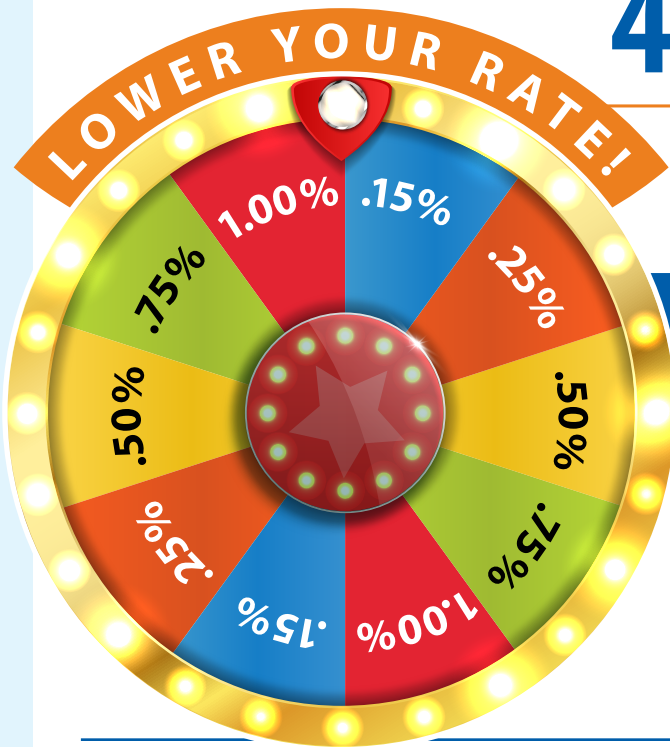


www.eriemetro.org

Wheel Of SAVINGS!

What's On Your "To Do" List For 2018?

Time will soon run out to take a spin and lower your Winter Loan rate by **.15%, .25%, .50%, .75% or a full 1.00%**!



Winter Loan

Rates As Low As

4.99% APR*

**LAST
CHANCE!**

**Offer
Expires
1/31/18**

- Borrow up to \$5,000
- 12-month term
- Unsecured

**Take A Spin,
Take A Whirl**

Apply Today!

Visit www.eriemetro.org, call **(716) 826-1976** or stop by the credit union.

*APR = Annual Percentage Rate. Base point reduction good only on new Winter Loans with payroll deduction. Amount approved based on creditworthiness. Offer subject to change without notice. Special rate expires 1/31/18. Visit the credit union for complete details.



Now Available For Members

Since 1972, L&M Financial has been providing insurance, financial planning and investment advice to NY residents. Just like credit unions, L&M Financial helps educate individuals through workshops, seminars and meetings. We're pleased to share this trusted financial partner with members so you can enjoy these products and services:

- Financial and estate planning
- Long-term care planning
- Pre- and post-retirement counseling
- Tax-favored investments
- Mutual funds/equities
- Life/disability/group insurance

Open An IRA Today!

Call **Wendy Mednick** at **(716) 839-1234 x237** to learn more about L&M Financial.

*Annual Percentage Yield; call for options and restrictions. Securities offered through Securities America Inc., Member FINRA/SIPC and advisory services offered through Securities America Advisors Inc. L&M Financial and the Securities America Companies are not affiliated. Securities America and its representatives do not provide tax or legal advice. SAI #1893739.1

Individual Retirement Accounts

2.80% APY*



FREE Member Services

- Online banking
- Mobile app
- Checking*
- eStatements
- Debit card
- Bill Pay*
- PC banking
- Phone banking via Metroline
- Surcharge-free ATMs

*Some restrictions apply.

Holiday Closings

New Year's Day – Monday, Jan. 1

Martin Luther King, Jr. Day –
Monday, Jan. 15

Presidents' Day – Monday, Feb. 19



Main Office

3291 Lakeshore Road
Blasdell, NY 14219

Hours

Monday-Wednesday 9:00 a.m. - 4:00 p.m.
Thursday & Friday 9:00 a.m. - 5:00 p.m.

Phone

(716) 826-1976 | Fax (716) 826-2382

Branch Office

ECMC, 462 Grider Street
Buffalo, NY 14215

Hours

Monday, Wednesday, Thursday & Friday
9:00 a.m. - 4:00 p.m.
Tuesday 7:30 a.m. - 3:30 p.m.

Metroline

(716) 823-0128



STOP DEBT In Its Tracks

Transfer Your High-Rate Credit Card Balances

**Mastercard®
Credit Card**

As Low As

**8.99%
APR***



Consolidate your high-rate credit card balances and make one low manageable payment each month. Stop double-digit interest rates from other institutions and save with an Erie Metro FCU Mastercard® credit card. Plus, get these advantages:

- No balance transfer fee
- No annual fee
- No transaction fees
- Credit lines up to \$15,000
- ScoreCard Rewards with every purchase



**No
Balance
Transfer
Fees**

Don't Have An EMFCU Mastercard? Apply Online Today!

Visit www.eriemetro.org, call **(716) 826-1976** or stop by an office.

*APR = Annual Percentage Rate. Rates range from 8.99% to 11.99% depending on creditworthiness and are subject to change without notice. Visit the credit union for complete details.

Budgeting 101

Only 40% of American families have a working monthly budget, which means 60% of you don't. Avoid spending more than you make by creating a budget for 2018. Start with your after-tax income (your paycheck) plus other sources of income (less taxes and business expenses). Choose a budgeting plan and start to track ALL spending. Check here for ideas: <https://www.nerdwallet.com/blog/finance/how-to-build-a-budget/>.

To boost your success rate, automate where possible using apps or online tools. Take advantage of **Erie Metro's FREE Home Banking and Mobile App** and keep a pulse on your funds 24/7. **Enroll in Home Banking today** – visit <https://www.eriemetro.org/savings-checking/online-banking/>

- Get account balances
- View cleared checks
- Review account history
- Transfer funds
- Make loan payments
- Pay bills

