

Summer 2018

# Metro News

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

## Summer Fun Loan

Rates As Low As

# 3.50% APR\*

- Borrow up to \$5,000
- Terms up to 24 months

## Put The Fun Back Into Summer!

We can help your dreams come true with a Summer Fun Loan!

Whether you are planning a fun summer getaway, a summer wedding or a much needed home repair, our Summer Fun Loan can help make it happen.

Offer Expires 9/30/18



\*APR = Annual Percentage Rate



www.eriemetro.org



Offer Expires 8/31/18

## New And Pre-Owned Vehicle Loans

Rates As Low As

# 2.25% APR\*

- Terms to 72 months
- Up to 125% financing with GAP insurance for new and used vehicles. Contact Loan Services at (716) 826-1976 for details.

## Adventure Awaits!

We can help you get to your destination this summer affordably

Apply online at [www.eriemetro.org](http://www.eriemetro.org).

## Wherever You Go – Erie Metro FCU Is There With You!

We can't give you more time in your day, but we can help you save time for things that matter most to you!

Get back to the basics and enjoy life with our 24/7 convenient services.

**1. Metroline (716) 823-0128** - Verify account balances, transactions, etc., from the privacy of your touch-tone phone.

### 2. OneClick Online Bill Pay

**Convenience** - Receive and pay your bills electronically

**Control** - Schedule single or recurring payments.

**Savings** - No stamps or trips to the post office needed.

**Security** - Protect against check fraud with electronic payments instead of unsecured mail.

**Simplicity** - Track your payments and view future scheduled transactions.

**Confidence** - Check your account to securely confirm that payments cleared.

To enroll in online bill pay visit us at [www.eriemetro.org](http://www.eriemetro.org) and click on Bill Pay.

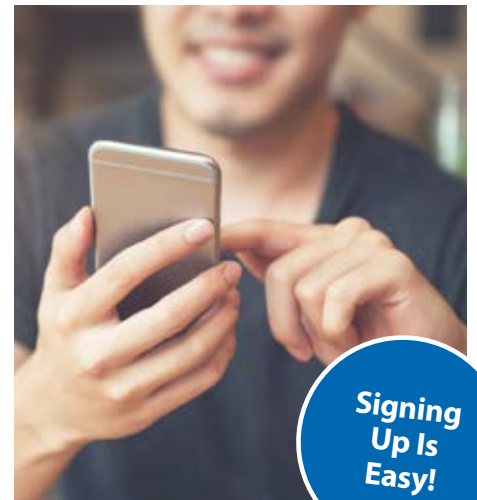
### 3. Direct Deposit and Payroll Deduction

Direct Deposit is the easiest, fastest and safest way to deposit your pay, social security or pension funds into your accounts.

Our Routing Number is # 222383149.

### 4. eStatements

eStatements are the most secure and convenient way to receive your monthly statement. You will receive a monthly notification that your eStatement is available. You can also view your eStatement history online.



Signing Up Is Easy!



## Annual Meeting Update

Thanks to everyone who attended our 42nd Annual Meeting that was held April 21, 2018.

Congratulations to the following who have been appointed to a three-year term on our Board of Directors:

- Elaine Connors, Vice President
- Virginia Harper, Treasurer
- Ray Gallardo - CEO

## Holiday Closings

**Independence Day, –**  
Wednesday, July 4, 2018

**Labor Day –**  
Monday, September 3, 2018



### 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



## Thinking Of Buying A Home?

Contact our business partner  
**Owners Choice Funding at**  
**(716) 839-0701 for information.**

### Stay A Step Ahead During The Home Buying Process

Since competition for available houses can be tough in some markets, follow these tips to get the home you want - at the price you want to pay.

**Be Ready:** Decide what you must have in a home and make a list. Also, be mindful of your budget. Getting pre-approved for a loan will also help you when it comes down to making an offer and securing the home you want.

**Search Your Address:** Your potential home may have some secrets, like past crime incidents or problem neighbors. Google search the address to find out about any potential problems and give yourself a knowledge advantage over other buyers.

**Don't Fall in Love:** Falling in love with a home might skewer your rationale. You might overlook design or construction flaws because you're blinded by the house.

**Find a Good Realtor:** Get recommendations from friends, or do some research to find a reputable realtor who will be able to find a good group of homes in your desired neighborhood. A good realtor will also help in the negotiating process so you get the home you truly want.

**Make an Offer:** If you find a home that you want, be prepared to make an initial offer right away. In a crowded marketplace, being the one who offers first can be the key to getting the home.



### Members Only – Money Saving Discount Tickets And More!

Once again members have the opportunity to purchase discount tickets for the following:

- Fantasy Island
- 179th Erie County Fair that runs Aug. 8th - 19th
- Regal Cinemas
- Delta Sonic Car Wash
- Sprint® Cell Phone

## At Erie Metro Your Money Works For You

Our Savings and Checking products are designed to make the banking process easy and convenient for our members, without extra fees.

Discover free checking that's truly free, with no monthly maintenance fees or minimal balance, and the convenience of a Visa® Debit Card.

**Share Certificates** – Open with a minimum deposit of \$500 for terms of 6 months, 1 year and 2 years.

It's not too late to open a **Holiday Savings Club** Account. This is the perfect way to save for the holidays.

We have been serving the financial needs of our members since 1976. Invite your immediate family to become members and enjoy the savings.

