

# Metro News

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



## Keep More of Your Money in 2019

While everyone around you seems to be making resolutions for the new year, the whole idea of making a drastic lifestyle change can feel overwhelming. Great news! Here's a simple resolution to make and stick to: pledge to keep more of your money this year. It's easier than you may think! With a checking account from Erie Metro, you don't have to worry about keeping a minimum balance or paying monthly maintenance or per check fees. Plus, we've teamed up with Allpoint to give you surcharge-free access to over 55,000 ATMs nationwide. When you add in the time-saving convenience of a Visa® debit card, direct deposit, online and mobile banking, and optional overdraft protection, it's easy to see that you've found a New Year's resolution that's worth making and keeping!



[www.eriemetro.org](http://www.eriemetro.org)

## More Resolution Tips

It's estimated that 40% of Americans make resolutions when the new year rolls around, but only 8% of us are successful in keeping them. Here are a few helpful ways to increase your chance for success:

### Simplicity Means Success

Saving an extra \$1,000 this year may seem daunting if you don't know how to start. Simplify the goal to set aside \$20 a week and the task seems less overwhelming. Plus, over the course of the year, you get 52 chances to celebrate!

### Get Physical

You may not want to lose weight or run a marathon in 2019, but even if your goal isn't physical in nature, science says regular exercise can still help us keep our resolutions. Exercise can help wire the brain in a way that protects memory and critical thinking skills. Considering "I forgot" and "I just can't figure it out" are common excuses for breaking a resolution, improved clarity and brain function can be helpful.

### Get Personal

Recruit someone to hold you accountable. The key is finding someone who knows you well enough to challenge you who also cares for you enough to encourage you as well. For example, let's say you resolve to pay off credit card debt this year and you ask your best friend to hold you accountable. When you pull out a credit card to pay for dinner, your friend can offer a good-natured reminder that putting your meal on credit isn't helping you reach your goal – the kind of reminder you'd easily brush off if it came from a stranger.



## Faster Tax Refunds

Got plans for your tax refund? See it up to three weeks sooner by choosing Direct Deposit when you file your return. Funds will be accessible immediately upon deposit into your account. Simply give your tax provider Erie Metro's Routing Number and Transit Number: **222383149**.

## Watch Your Money Grow

When you're looking to make the most of your money, a Share Certificate from Erie Metro is an easy way to save more! With a deposit as low as \$500, you can earn up to 1.50% APY\* with no risk. Don't sweat the stock market. Relax with the guaranteed earnings you enjoy as a member of Erie Metro.

\*APY - Annual Percentage Yield. Penalties incurred for early withdrawal on share certificates. Rates and Fees are subject to change at any time.

## Share Certificate

Earn Up To

# 1.50% APY\*

Minimum \$500 Deposit

## The Annual Meeting Is Coming!

The 2019 Annual Meeting will take place in May, 2019.

It will be held at the Woodlawn Vol. Fire Co. at 3281 Lakeshore Rd. in Blasdell (Next door to the credit union). The date and time will be announced in April. Join the Board of Directors, staff and fellow members of Erie Metro to learn about accomplishments in 2018 and plans for 2019. We look forward to seeing you there.

## Holiday Closings

Dr. Martin Luther King, Jr. Day –  
Monday, Jan 21

Presidents' Day – Monday, Feb 18



**ERIE METRO**  
FEDERAL CREDIT UNION

### 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-Friday  
9:00 a.m. - 4:00 p.m.

### Metroline

(716) 823-0128



## Clear Up Your Tipping Confusion

Tipping. Conversation about the topic can spark lengthy debates with opinions ranging from staunch support to extreme opposition. While 15-20% seems to be the going rate for a restaurant tip, you may be wondering how much to tip in other areas. Here are a few general rules, courtesy of *DealNews*, to help you tip with confidence:

### Restaurant Server: 15-20% minimum

**Tipping Tip:** A reminder, if you use a coupon or discount promotion, be sure to tip on the original price – not the discounted total.

### Food Delivery Driver: 10% (or \$2 minimum)

**Tipping Tip:** If you live far away from the restaurant (20-30 minutes), consider adding a few dollars extra to help the driver cover the additional gas expense.

### Hairstylist/Barber: 10-15% for standard service, 15-20% for exceptional service

**Tipping Tip:** It's hard enough to find a hairstylist you like. When you finally do, tipping them well can not only show your appreciation but help establish a great relationship going forward.

### Bartender: \$1 per drink or 15% of the bill

**Tipping Tip:** You can take a wait-and-see approach by tipping when you close out your tab, or you can increase your odds of getting good service by tipping ahead of time.

### Car Wash Attendant: \$2-3 for a basic wipe down, \$5-10 for more extensive washes

**Tipping Tip:** If you're going to spend money on a quality car wash, investing a few extra dollars in a tip will help you ensure your attendant pays attention to the little details that make your car shine like it should.



### Uber/Lyft Driver: \$2-3 for a standard trip, \$5-6 for extended trips

**Tipping Tip:** Along with lowering their fares, most ridesharing apps have added a tip option. This should save you from navigating from the whole "So sorry...I don't have any cash" conversation.

If you find yourself in a situation other than those listed above, and you're unsure about the standard tipping rate, it's usually safe to assume that 18% of your total bill is a quality tip. It may not qualify you as a high roller, but you certainly won't have to deal with dirty looks on your way out.

**ATTENTION**

## Erie Metro Credit Cardholders

Effective Jan. 2, 2019, the Scorecard Rewards Program will now be known as the Standard Rewards Exclusive Program. The name change will have no bearing on the Points you've earned to date. Therefore, you may redeem your Points at any time. Also, new features will be added to the program.

Look for more details in upcoming statements.

