

Spring 2019

Metro News

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

New Auto Loans

Rates As Low As

2.99% APR*

New Auto (2018–2019)
Up To 60 Months

Used Auto Loans

Rates As Low As

3.49% APR*

New Auto (2012–2018)
Up To 72 Months

Winter Got You Salty?

Say goodbye to winter and that nasty layer of salt on your car when you upgrade with a new or used auto loan from Erie Metro!

New Auto Loan Rates for 2018 and 2019 models start as low as 2.99% APR* up to 60 months. Looking for a longer term? Ask how you can extend it beyond 60 months!***

Get ready for spring with a new -- or new to you -- car, truck, or SUV and a great loan rate from Erie Metro!

*APR = Annual Percentage Rate. The APR rates listed are based on an automatic payment plan. Other rates apply without the automatic payment plan. A qualified borrower's rate is determined based on credit history. Other rates could apply for longer terms. See one of our Loan Specialists for details.



www.eriemetro.org



You'll Be Buzzing About This Deal!

Our Spring Loan Sale is here with your chance to save! How do you have a sale on a loan? By discounting the rate you pay, saving you money each month throughout the loan's duration. What's on your warmer weather to-do list? A vacation? Home repairs? Maybe a wedding? With the Spring Loan Sale, you get a 1% discount off your qualifying rate on an unsecured loan.

For example, if you qualify for a loan with an APR* of 8.49%, your rate will actually be 7.49% APR*. Borrow up to \$10,000 for up to five years.



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

*APR = Annual Percentage Rate. Not all will qualify. Qualifying rate based on overall creditworthiness. See credit union for full details.

Faster Tax Refunds

April 15th is just around the corner. Have you filed your taxes yet? If not, remember to choose the safer and faster way to get your refund, Direct Deposit into your Erie Metro account! Funds will be accessible immediately upon deposit into your account. Simply give your tax provider Erie Metro's Routing and Transit Number: **222383149**.



Free Credit Reports

Anytime is a good time to order a free credit report. To get yours, go to annualcreditreport.com or call toll-free **877-322-8228**. For more information, see Free Credit Reports at: consumer.ftc.gov. If you prefer to contact any of the three credit bureau agencies, you may do so as follows:

Equifax:

1-800-685-1111 | equifax.com

Experian:

1-888-397-3742 | experian.com

Trans Union:

1-800-916-8800 | transunion.com

The Annual Meeting is Coming!

Erie Metro's Annual Meeting will take place in May 2019. A letter will be mailed to you in April to announce the date, time and location. The information will also be available on our website at eriemetro.org. We hope to see you there!



Dates to Remember

Holiday Closings

Memorial Day – Monday, May 27th

Independence Day – Thursday, July 4th

Tax Day

Last Day to File – Monday, April 15th



What is GAP?

GAP coverage is an optional protection plan offered with auto loans or leases, and depending on the plan coverage limits, it effectively waives most of, if not all, the remaining balance on your loan. While your auto insurance plan's comprehensive and collision policies cover your vehicle's value in the event that it is totaled or stolen, GAP coverage is designed to ensure you don't get stuck making payments on a car you no longer own.

If you have questions about Guaranteed Asset Protection or want to know how to add it to your existing auto loan, contact a financial representative at Erie Metro FCU. We can help you review your current financing situation and determine whether GAP coverage is right for you.



Check Out Our Checking

At Erie Metro, we think checking accounts should be convenient and affordable. That's why our Share Draft checking account has no minimum balance requirement and no monthly maintenance fee. Combined with the world-wide acceptance of a Visa® Debit Card, online and phone banking, and optional Courtesy Pay, you can spend less time worrying about your money and more time enjoying your life!

Have a checking account but haven't signed up for Online Banking yet? It takes less than five minutes and will give you 24/7 access to your account. Enroll now at eriemetro.org.

Have Your Shared Erie Metro?

You love the low loan rates and high deposit rates that come with being a member of Erie Metro. But have you shared the love? As a member, your immediate family is also eligible for membership. And we didn't forget about your friends and coworkers either! In fact, any person who lives, works, worships, attends school or volunteers in Buffalo, Lackawanna, Blasdell, Hamburg or Lakeview, NY is eligible to join Erie Metro and enjoy all the benefits of membership. So spread the word and share the perks of membership with everyone you know! Check out the FAQs at eriemetro.org to learn more.



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