



UPCOMING
Events

Orchard Park Chamber OKTOBERFEST

Saturday, October 7th, 5:00pm –11:00pm
395 S. Lincoln Ave. Orchard Park (Historic Orchard Park Train Depot). We are proud to sponsor this event. All are invited to attend!

Admission and parking is free. Enjoy traditional live music by The Frankfurters and taste delicious German cuisine and seasonal favorites by local establishments.

Closed for Columbus Day

Monday, October 9th

ICU Day! International Credit Union Day 2017

Thursday, October 19th

Dreams Thrive Here!

Stop by our Orchard Park or East Aurora branch and help us celebrate!

Smart Driver/AARP Driver Safety Course

Saturday, November 4, 8:30am –3:30pm

Fox Run Community Building at 1 Fox Run Lane, Orchard Park

Registration required. Stop by our Orchard Park branch.

Closed for Veterans Day

Saturday, November 11th

Closed for Thanksgiving Day

Thursday, November 23rd

Closed for Christmas Day

Monday, December 25th

SPECTRUM

WEALTH MANAGEMENT

Let our financial partner, Spectrum Wealth Management, provide you with the services and products you need to help develop a sound financial plan. Visit Spectrum for all your financial planning needs:

- Investments
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For more info visit our website at:

GreatErieFCU.com/SpectrumWealthManagement

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Branch Information

Orchard Park Branch

Phone 716-662-1311
4000 North Buffalo Rd, Orchard Park, NY 14127
Hours..... Mon-Thurs 9-5, Fri 9-6, Sat 9-1

East Aurora Branch

Phone 716-655-1009
591 Main Street, East Aurora, NY 14052
Hours..... Mon-Thurs 9-5, Fri 9-6

Website..... GreatErieFCU.com
Email..... GreatErie@GreatErieFCU.com

Toll Free Member Service 1-866-662-6727

Fax 716-662-9475

Mortgage Rates 716-839-0701

Lost or stolen VISA Credit Card 1-855-363-1853

Lost or stolen MasterCard Debit Card 1-800-472-3272

Board of Directors

Don Bruning, President	Lena Priamo, Director
Dave Larcom, Vice President	Darcy Young, Director
Joette Cappello, Secretary	William Even, Director
Randy Macpherson, Treasurer	Courtney Fasolino, Associate Director
	John Frankiewicz, Associate Director

Supervisory Committee

Sharon Reader, Chair	Scott Shiffner
Carol Golder	Adam Willman

Our New Mobile App has arrived!



On September 7, Great Erie launched its new Mobile Banking App with enhanced functionality and features. At GEFCU, we are always working hard to make our member experience as great as it can be.

With Great Erie Mobile Banking, you can:

- Balances** – view your account balances and transaction histories
- Transfers** – transfer money between your accounts
- Payments** – pay your bills and view recent payments
- Contact Us** – we're here to help, so get in touch with us

Members are asked to download the new Great Erie Mobile App and search for "Great Erie" in Google Play or the Apple/iTunes App Store. Install the free app and delete the old "Touch Banking" app from your mobile devices.

Mobile Banking is FREE and SECURE, utilizing the latest in SSL encryption, and is password protected using your existing online banking credentials.



Great Rewards Visa Gift Card– uChoose Rewards

Shop! Earn Points!
Enjoy Your Rewards!

As a Visa credit cardholder, you're eligible to participate in the free **uChoose Rewards** program.

Already have a Great Erie Great Rewards Credit Card? You have been earning points! Log into **uChooseRewards.com** and register your card to start redeeming today!

The points you earn are good for two years. Earn additional points at participating merchants!

With the **uChoose Rewards** program you will earn 1.5 points for every dollar spent using your Great Rewards Visa Credit Card. Redeem points at **uChooseRewards.com** for cash, gift cards, merchandise and more!

- **Merchandise:** Computers, TVs, video games, home & garden, office equipment, and more
- **Travel:** Hotels, airline tickets, rental cars, and cruises
- **Gift Cards:** Restaurants, gas cards, music, travel, and more from top retail stores
- **Cash Back:** Redeemable as statement credits

Like Us On Facebook to stay up-to-date on Great Erie news & events



East Aurora Branch

We provide in-branch and ATM services at our East Aurora Branch that allow you to access and manage your money quickly. Our friendly, knowledgeable staff are here to help with the products, services and resources you need to reach your financial goals. You can bank 24/7 at our ATM's and through Online Banking or Mobile Banking.

East Aurora Branch
Location: 591 Main Street, East Aurora

East Aurora Branch Hours:
Monday – Thursday 9am – 5pm
Friday 9am – 6pm



Scholarships for Graduating Seniors

As students head off to their senior year of high school, it is important to look at scholarship opportunities to help with the increasing cost of a college education. Great Erie has two scholarship programs available to our membership:

- The Charlotte Ash Community Leader Scholarship is released each spring as part of the Orchard Park High School Universal Scholarship Application. This award recognizes a student who exhibits strong leadership abilities and commitment to community. The scholarship is named in honor of our founding member, Charlotte Ash.
- The New York Credit Union Association (NYCUA) State-wide Scholarship Program is available at Great Erie in October. Applicants are eligible for three awards: Great Erie Credit Union level, Local level (Buffalo/Niagara Chapter) and New York State level. Recipients are selected based on academic and extracurricular achievements, community involvement and leadership roles.

Three Easy Ways to Save Money this Fall



You probably spent a decent amount of money this summer on vacations and just having fun in general. Then you had to spend money on the kids for back to school. The sad part? The holidays aren't too far off. If you need a few easy ways to save money this fall, here's 3 ideas for you.

Keep your systems off. Have you been keeping your house frosty during these hot summer months? Now that it's start-

ing to cool down slightly, it's a good time to think about shutting it off before the cold weather arrives. If you can wait until closer to November to turn your heater on, you can probably save a few hundred bucks. That'll come in handy on Black Friday.

Stop going out so much. In the summer, it's fun to spend time and money doing fun things around town. Now that it's cooling off, take advantage. Instead of dining out, break out that Crock-Pot, make a big batch of chili, and enjoy a hot bowl on a cool evening. Haven't been using that gym membership you enrolled in? Cancel it, and go for a run or a bike ride in the great outdoors. It's finally cool enough that you won't melt.

Unsubscribe. Is your inbox full of promotional emails from a ton of retailers? As Christmas is right around the corner, it may be a good idea to unsubscribe to some of those. Sure, you might need some gift ideas for family, but you also may be tempted to buy a few discounted items for yourself. If you need help with unsubscribes, check out <https://Unroll.Me>.

CUInsight.com – Sept. 2017

Great Erie FCU Celebrates People-First Banking

On October 19, Great Erie FCU will, along with more than 56,000 credit unions around the world, celebrate International Credit Union Day (ICU Day), and the philosophy and achievements of the credit union movement.

Great Erie celebrates ICU Day because it believes the not-for-profit structure and people-first principles of credit unions make them the ideal financial partners for all people. This year's ICU Day theme is "Dreams Thrive Here," a celebration of how credit unions help people achieve their biggest goals in life

We welcome our members to stop by our branches on October 19 and celebrate with Great Erie, a worldwide movement that's made helping people its No. 1 priority for more than 160 years.



MEMBER SPOTLIGHT

A Member Story – Nicole & Miranda



Nicole Gremmel and Miranda Dischner

Nicole Gremmel, long-time member with Great Erie, is being granted a new lease on life. Nicole was diagnosed with Chronic Kidney Disease about 30 years ago and was recently informed by doctors that a kidney transplant is critical. The average kidney transplant can cost approximately \$335,000 and even with insurance she still faces significant medical expenses related to the surgery.

Another Great Erie member, Miranda Dischner who works with Nicole, will be contributing to this new chapter. After numerous tests and interviews, Miranda was cleared by her Care Coordinator from ECMC to donate her kidney to Nicole. Excitement is in the air and

now they are starting this new journey together. Two strangers who became coworkers, friends and sisters will not only be connected by this bond, they will be sharing a kidney on October 2nd.

In addition to graciously donating her kidney, Miranda also spent countless hours assisting with the coordination of a successful benefit in Nicole's honor. She traveled all around WNY to pick up donations and baskets from dozens of local businesses, family and friends contributing to this milestone event. It is truly amazing the number of people that came together for a terrific cause.



If interested in making a tax-deductible donation to the National Foundation for Transplants, you can do so at www.Give.Transplants.Org/goto/NicoleGremmel. If sending your gift by mail, please send it to the NFT New York Transplant Fund, 5350 Poplar Avenue, Suite 430, Memphis, TN 38119. Please be sure to write "In Honor of Nicole Gremmel" on the memo line. In addition, our Orchard Park branch is accepting member donations and giving out complimentary bracelets! Your support is greatly appreciated! Great Erie... Great Members!



LUCKY SAVERS

Maria Dolce was our \$25 "Lucky Savers" 3rd Prize drawing winner for the month of July. Lucky Savers

is a special savings account – plus more! Account holders are eligible for prizes ranging from \$25-\$5000 for every \$25 deposited in her account. Open your Lucky Savers account today at Great Erie.

It Pays to Save!



Borrow from Great Erie, Buy from Enterprise

Score A Winning Drive October 1 – 31st, 2017

Enterprise will appraise your vehicle using Kelley Blue Book trade-in value on your vehicle and add \$500. (Upon used vehicle purchase from Enterprise Car Sales).

Call Great Erie to get pre-approved today. Call your local Enterprise Car Sales office to schedule an appointment for an appraisal.

Buffalo Office, 6755 Transit Rd. 716. 636-6000



Concern for Community

Great Erie Staff & Members donated \$325 to the **Veterans Memorial Park in Orchard Park.**

For the month of August our front end tellers collected member donations to go toward the project.

In addition, our staffs' monthly "dress down-jeans day" donations went toward our Great Erie donation goal.

Monies will go toward the revitalization project for the park with was started in 2015 by a group of veterans and concerned citizens.