



Corina's Corner

Fall is my favorite season! I love the cooler weather and comfort food that comes with Sunday football. But, soon it will be time to close the windows and turn on the heat. There are some things you can do to save money when it comes to heating your house. First, use a programmable thermostat. This way you can keep your house cooler

while you are away during the day and overnight while you are sleeping. Did you know the ideal temperature for sleeping is 60-67 degrees Fahrenheit? You will sleep better too!

One of the things I do at my house since we have older windows is to cover them with a window insulation kit. This cuts down on the cold air leaking into the house. Common areas for leaks are around doors, windows, near the attic and where wires and cables enter your house around outlets.

Finally, get into the habit of fall cleaning. Clean your air filters to permit better airflow and reduce the dust flying through your house that could irritate allergies too. You'll have cleaner, healthier air!

Corina Schiefer
Great Erie FCU Member Service Rep.

Smart Driver/AARP Driver Safety Class

Sponsored by Great Erie
It Pays to Refresh Your Driving Skills!

Saturday, November 16, 8:30am – 3:30pm

1 Fox Run Lane, Orchard Park
In-Service Room in Health Center
Instructor: Sandra Havens

Registration & Fee Required, Stop by our Orchard Park office for details and registration

Great Erie VISA Credit Cards

Holiday shopping is right around the corner.

A Visa credit card from Great Erie FCU lets you buy what you need, whenever you need. We offer two different types of cards, our Great Rate & Great Rewards Visa cards, each with their own benefits and competitive rates. Choose your card and start shopping today!



Calendar

Closed for Columbus Day
Monday, October 14, 2019

ICU Day! International Credit Union Day 2019
Thursday, October 17, 2019

Closed for Veterans Day
Monday, November 11, 2019

Smart Driver/AARP Safety Course
Saturday, November 16, 2019

Closed for Thanksgiving Day
Thursday, November 28, 2019

Closed for Christmas Day
Wednesday, December 25, 2019

Closed for New Year's Day
Wednesday, January 1, 2020



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, Sat 9-1

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 William Even, Director
Dave Larcom, Vice President Courtney Fasolino, Director
Joette Cappello, Secretary Peter Balisteri, Director
Randy Macpherson, Treasurer Kevin Walsh, Associate Director
Jeff Leyonmark, Associate Director

Supervisory Committee
Sharon Reader, Chair Adam Willman
Bob Metz Carmen Walling
Scott Shiffner



OwnersChoice Funding, the home lending provider for Great Erie FCU.



Know-how to yield a great life.

4000 N. Buffalo Road | Orchard Park, NY 14127 | Phone: 716.662.1311 | Fax: 716.662.9475 | GreatErieFCU.com | Fall 2019

Order Foreign Currency



Great Erie Federal Credit Union offers you the ease of purchasing foreign currency for your upcoming trip.

This service will be offered at our Orchard Park location. We offer the following currencies: European Euro; Swiss Franc; Canadian Dollar; Australian/New Zealand Dollar; Japanese Yen and South African Rand.

Stop in and see one of our Member Service Reps to place your order. A minimum of 5 business days is needed before your trip to ensure that you will receive your currency on time. For your convenience, currency may be sent directly to your home or the Credit Union (Orchard Park location) for pick up.

There is a fee for ordering foreign currency but you may save the 3% surcharge that occurs when you use your credit card overseas. You will also save potentially escalated fees and inflated exchange rates at airports, hotels, and banks. Please call us at 716-662-1311 or stop in to see us for more information.



Auto Loans – Get Pre-Approved

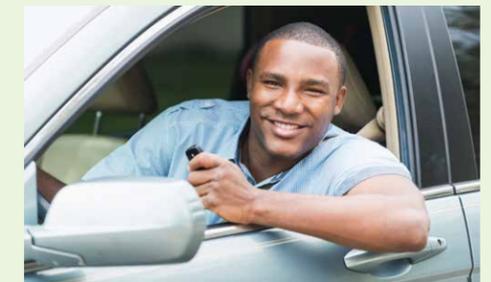


Making a new vehicle purchase can be very exciting and stressful at the same time. Deciding on what type of car to purchase is where most people start the process. We recommend the first step to any large financial decision is to speak with your credit union.

Becoming aware of your financing options should be your first step. Once you are pre-approved you will have a better understanding of interest rates as well as all types of programs available to assist you on this financial transaction.

By being pre-approved you have the power to shop at any dealership and feel confident while doing so. Once you have all of your finances in line you can start the fun part! Picking out your vehicle becomes abundantly less stressful when you know you are pre-approved and can feel confident in choosing a vehicle.

Great Erie partners with area car dealerships that work with our financing so you can purchase that 'special car' on the dealer's lot. Be sure to research your options before starting out on your vehicle purchase. Our loan department is available to assist in any way.



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



ICU Day! Local Service. Global Reach.

Join Great Erie as we celebrate the 71st official International Credit Union Day on Thursday, October 17th, 2019 – a day to recognize our proud cooperative heritage. Stop by our Orchard Park main office or East Aurora branch for cider, donuts, and treats. It's our little way of celebrating the "co-op" love.



Student Art Show

On display at Great Erie's Orchard Park office are selected works from the students of the Orchard Park School District. Grade levels range from 1st grade up to the high school level. The artwork will be on display this fall. Thank you to Art Teacher Paul Bond for lending the work to Great Erie.

MEMBER SPOTLIGHT

Members Doing *Great Things*

Isabelle Wittman, 2019 Girl Scout Gold Award Recipient

We're proud of our members and their stories of personal accomplishments. The Wittman family have a history with the credit union. Frank Wittman was one of our charter members from the Orchard Park School District. Fast forward to 2019 and Frank's great-granddaughter and our young member, Isabelle Wittman. Isabelle is a senior at Orchard Park High School who received the Gold Award from the Girl Scouts in June of this year.



While planning her project, Isabelle knew she wanted an environmental focus. With research came an awareness of

concern right here in New York State with the decreasing bat population. Isabelle was on her way constructing and installing bat houses within the Orchard Park community, in addition to circulating flyers on why the bat houses are important and instructions on how to build them.

The Gold Award represents the highest achievement in Girl Scouting, recognizing girls who demonstrate extraordinary leadership through remarkable take action projects that have sustainable impact in their communities and beyond. The Gold Award project is the culmination of all the work a girl puts into "Going for the Gold."

"I'm hoping that not only the 'bats' benefit but also the community. If more people become inspired to build or buy their own bat house to hang, the increasing bug population will decrease, therefore balancing the ecosystem. We cannot let another endangered species go extinct."

"Girl Scouting has taught me many things. It has opened up many opportunities for me and to connect with some great people."

Great Erie would like to congratulate Isabelle on receiving the Girl Scouts highest honor: The Girl Scout Gold Award.



"Autumn shows us how beautiful it is to let things go."

Convenience Services

When it comes to a simplified banking experience, convenience is key. We offer several easy-to-use services that make banking with Great Erie FCU simply GREAT.

- Shared Branching
- RDC Remote Deposit Capture
- Allpoint ATMs



Member Corner

Question: How can I make a loan payment (excluding credit card payments)?

Answer: There are many ways to pay a loan here at Great Erie. Our members can use:

- Payroll Deduction
- Netbranch Transfer from external Financial Institution
- Netbranch transfer Account to Account
- Call and Transfer from Great Erie Account
- Come into the Branch
- Go to a Shared Branch
- Pay over the phone with Outside Credit Card (\$15 fee)
- Pay over the phone with Outside Checking Account (\$5 fee)



Question: How can I locate an Allpoint Free Automatic Teller Machine (ATM)?

Answer: You can locate Allpoint ATMs through the Great Erie FCU website. GreatErieFCU.com.

You can also locate them by going to <http://www.allpointnetwork.com> OR finding the Allpoint App in your Google Play Store or Apple Store.

Call the Member Services Department at 662.1311 option 3 to set up your account for online/tel-account banking.

WIN Money for College!

Apply for our 2020 Scholarship! You're eligible to apply if you're a college-bound high school senior and a member of Great Erie FCU. Scholarships awarded range from \$500 to \$1,250. With just one application, college-bound members can easily apply for up to three scholarships:

- Great Erie's Scholarship
- The Buffalo/Niagara Chapter Scholarship
- The New York Credit Union Association's Statewide Scholarship

Students/applicants will be competing against other credit union members from across the state. For more information about this scholarship program, stop in at our Orchard Park office to request an application form, or visit greateriefcu.com/financial-services/scholarshipprogram to download an electronic application. Not a member? Join today. Deadline for students to submit applications to Great Erie is January 10, 2020.

LUCKY SAVERS

It Pays to Save!

Myrna Woodard was our \$50.00 "Lucky Savers" 2nd Prize drawing winner for the month of July 2019. Congrats Myrna!

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



Casual Friday Jeans Donations

Every Friday the staff at GEFCU has the option to wear jeans with our Great Erie attire for a donation that goes directly back to the local communities. We make contributions to the community with the money raised during the "Casual Friday" day here at Great Erie.

2019 3rd Quarter Donations Supported:

- July 2019 (DAV) Disabled American Veterans
- August 2019 Orchard Park Fire Company
- September 2019 Miracle Jeans – Children's Miracle Network Hospital

The staff is thankful that they can make a small donation to helping the community and local organizations...it's the credit union philosophy... "people helping people".

East Aurora Branch Hours

Monday–Thursday:
9am–5pm
Friday: 9am–6pm
Saturday: 9am–1pm