



Corina's Corner

Spring is here and this time of year we usually think about spring cleaning. This is also a good time of year to pull out your bills and see if you can save some money. Make a list of everything you spend money on in a month. Compare what you have coming in to what you have going out. This means everything; mortgage, utilities, insurances, loan payments, groceries, TV, phone, etc.

Next you want to ask yourself if what you are spending money on is a 'necessity' or a 'luxury'. You want to look at the luxuries like TV, internet, phone, subscription services, etc. Ask yourself if you are using those services to their fullest or are you paying for something that you don't use. People in Florida don't buy snow blowers. When was the last time you watched Netflix? If it's been a while, put your membership on hold. Think about how any channels you have for your TV and how many you actually watch. Call your cable or satellite company and see if there is a less expensive package.

It's important that you put a budget in writing. Seeing can be saving. This is the perfect time to check out our **FREE** Personal Financial Management tool Great Track within our online banking portal. Happy spring!

Corina Schiefer
Great Erie FCU Member Service Rep.

Smart Driver/AARP Driver Safety Class

It Pays to Refresh Your Driving Skills!

Saturday, May 18th, 8:30am-3:30pm
Fox Run, 1 Fox Run Lane, Orchard Park, Creative Arts Rm.

Registration Required Stop by our Orchard Park office/branch to register

The AARP Smart Driver™ course, offered by AARP Driver Safety, is the nation's first and largest refresher course designed specifically for drivers age 50 and older. For more than 35 years, the course has taught over 16 million drivers proven safety strategies so they can continue driving safely for as long as possible.



When you take the AARP Smart Driver course, you are eligible for a discount on your auto insurance. Plus safer driving can save you more than just money. The course teaches proven driving techniques to help keep you and your loved ones safe on the road.

Upcoming Events

Resolution Fair, Mind | Health | Wealth
Saturday, April 27th, 9am-4pm
WNED-TV Studios
For FREE tickets and information:
wned.org/resolutionfair

AARP – Driver Safety Course
Saturday, May 18th, Fox Run, Orchard Park
Registration Required

Orchard Park Chorale Spring Concerts
Spectrum of Light, OP Presbyterian Church
May 17, 7pm-9pm, May 19, 4pm-6pm

Closed for Memorial Day
Monday, May 27th

Annual Orchard Park Chamber Golf Outing
Monday, June 3rd 11am
Orchard Park Country Club



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 | Spring 2019

INTRODUCING TWO NEW ONLINE FINANCIAL TOOLS FROM GEFCU!

Simplify Your Finances. Imagine the Possibilities.

Just with personal fitness, developing a plan for your money is essential in order to keep your finances healthy.

Great Erie is excited to introduce our new **FREE** Personal Financial Management (PFM) tool **Great Track** within our online banking portal.

You can view, track and manage all your finances in one place!

Make a commitment to your financial fitness by automating your savings or pay-off goals. Set up long-range goals like saving for a down payment or short-term goals like paying off a high-rate credit card. When you determine a goal in Great Track, you're creating a plan that can lead for financial success. Just imagine the possibilities!

You need a plan. We can help!

Add a savings or pay-off Goal in Great Track. It pays to set your financial goals and make a plan to get fiscally fit. We'll help you reach your financial goals. Talk to our Member Services department (716.662.1311) to learn more or visit our website at GreatErieFCU.com.



Great Track provides you with the ability to:

- Get your complete financial picture
- Create a budget
- Tag expenses to understand spending habits
- Set goals and visually track your progress
- Manage cash flow and make informed choices with the cash flow calendar
- Track your net worth

Credit Sense

An additional online financial tool is Great Erie's **Credit Sense**, powered by SavvyMoney. Credit Sense offers members access to their credit score, full credit report, credit monitoring and money saving opportunities; all at no-cost to you and through our convenient online and mobile banking.

What you get Credit sense helps you better understand the factors that make up your credit score, provides action

items you can make to improve your score, and access to your full credit report and credit monitoring to help prevent identity theft.

Credit Sense is quick and easy to sign up through our online and mobile banking. Talk to our Member Services department (716.662.1311) to learn more or visit our website at GreatErieFCU.com.

It's finally here...your FREE credit score!

Your mobile app experience just go even better! You can now access your credit score for free anytime, anywhere from within our Mobile Banking App & Online Banking.



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

This April, celebrate National Credit Union Youth Month

We will be kicking off the month of April with "Youth Savings Month" and the theme is becoming a "Great Erie FCU Super Saver". What kind of saver is your child? Most people who save money regularly developed the habit early in life. Learning to save for long-term goals is a crucial life skill, and Great Erie is committed to helping our youngest members develop. If your child doesn't have a Great Erie Youth Savings account yet, stop by and help inspire your child to be a super saver!



Take part in the fun and activities here at the credit union.

Every member under the age of 18 who makes a \$25 deposit during the month of April will be entered for a chance to win prize money \$\$\$ from Great Erie!

"You only live once but if you do it right once is enough." – Mae West

Fill In The GAP On Your Next Vehicle Loan

What exactly is GAP?

Most cars depreciate by thousands of dollars as soon as they are purchased. Unfortunately, if your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared as a total loss, you are still liable to pay the difference, or the "gap" between your insurer's settlement and your loan balance.

The gap will come out of your pocket for a vehicle that, for all practical purposes, no longer exists.

Guaranteed Asset Protection (GAP) could save you thousands of dollars.

GAP covers the potentially high-cost difference between your insurance settlement and your loan balance on items directly related to the purchase of your vehicle. However, you are still responsible for your primary insurance deductible.

GAP – Protection for high-cost losses.

For just a few dollars a month, GAP can save you from making loan payments on a car, truck or other vehicle that's beyond repair, or stolen and not recovered.

GAP – Benefits

- Gives you peace of mind by avoiding financial uncertainty after a traumatic loss
- Allows for a "clean slate" when financing your next vehicle
- Protects your investment
- The cost can be added to your loan

Make sure you fill in the GAP! Protect your family, your car and your credit rating. Contact a Great Erie Loan Officer for more information about the benefits of GAP.

Did You Know?

Share My Accounts

Our members can link accounts with other members of their family through online banking. Simply sign on to your account homepage, select "Share My Accounts" and then "Add New Share." This service allows you to view balances and transaction history and make transfers between accounts.



How GAP Protection Works

Loan Amount:	\$25,000
Term:	72 Months
Loss Date:	36 Months
Loan Payoff	\$14,000
Actual Cash Value of Vehicle	\$10,000
Primary Insurance Deductible	\$250
Primary Settlement	\$ 9,750
Potential Out-of-Pocket Expense is	\$4,250
GAP Protection Payment to Lender	\$ 4,000
Out-of-Pocket Expense with GAP Protection	\$ 250

EMPLOYEE SPOTLIGHT



In January 2019, I was hired by Great Erie FCU as a part time Internal Auditor. The purpose of my position is to review policies and procedures of the Credit Union to ensure that we are in compliance with Federal regulations. Having recently retired after 41 years from the banking industry, my experience lends well to this position. In addition, I look forward to representing Great Erie at OP Chamber functions where I have spent many years on the board along with three years as President.

Orchard Park is home and I share my house with my beloved cats, Marco and Polo. I love to walk at Chestnut Ridge Park and absolutely love spending time at the beach, especially in Florida. A surprising fact about myself is that I earned my Black Belt in Karate when I was 40 years old. The discipline and time spent reaching this rank has been helpful to me in many aspects of my life. I hope to see you in the credit union or out and about in Western New York!

2019 Annual Meeting Wrap Up

Our 67th Annual Meeting and Luncheon at the Columns Banquets on Sunday, March 3rd was well attended and a great success. Jeff Leyonmark, our new Associate Director to the Board was introduced at the meeting as well as Carmen Walling who is on our Supervisory Committee. Peter Balisteri's role changed from Associate Director to Director.

A well-attended event with Members, Directors and Staff enjoyed a wonderful luncheon, listened to updates from the Board and our CEO and took part in our annual gift giveaway raffle.



LUCKY SAVERS

It Pays to Save!

Gabrielle Marek was our \$50 "Lucky Savers" 2nd Prize drawing winner for the month of December 2018. Congrats Gabrielle!

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 \$1.00 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 1st Quarter Donations Supported:

- January 2019
Open Arms Rescue of WNY
- February 2019
Spectrum Health & Human Services
- March 2019
Multiple Sclerosis Society of WNY

The staff are 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