



Closed for New Year's Day
Monday, January 1st, 2018

Closed for Martin Luther King Jr. Day
Monday, January 15th, 2018

Closed for President's Day
Monday, February 19th, 2018

Buffalo Auto Show
Thursday, February 8th – Sunday, February 11th
The Buffalo Niagara Convention Center

GEFCU Annual Meeting — Luncheon

The Columns Banquets—Corinthian East Ballroom
2221 Transit Road, Elma, NY
Sunday, March 11, 2018
12:30pm–3:30pm

Registration will begin at 12:30 pm with a luncheon and business meeting to follow.

Tickets must be purchased prior to the event.

Stop in to see us or give us call at 662.1311.

(There will be a minimal charge to our members and non-members to attend the event.)

Happy 1st Day of Spring!
March 20th, 2018

Charlotte Ash Scholarship Deadline
Wednesday, March 28th, 2018

Owner's Choice Funding — Offering mortgage financing

Great Erie's partnership with OwnersChoice expands our service offering to include mortgage financing. Whether you're purchasing a home or refinancing your mortgage, you can look to Great Erie for trusted advice and exceptional service.

Our mortgage program features:

- A secure online application process;
- Expanded loan programs;
- Low interest rates and closing costs;
- Expert support and assistance throughout the entire process.



All Great Erie mortgage loans will be serviced through OwnersChoice, a full-service mortgage corporation serving credit unions in the greater Northeast. If you are looking for competitive mortgage financing from a lender you can trust, stop by our office or contact us at 716-662-1311 Option #2/Loan Dept.



car sales

Haggle-free buying. Worry-free ownership.

Borrow from Great Erie, Buy from Enterprise

Buy a used vehicle from Enterprise and experience customer service that'll leave a lasting impression.

Enterprise will offer you Kelley Blue Book Trade-In value on your vehicle and add \$250 all month long.

January 1–31, 2018

Buffalo Office, 6755 Transit Road
716.636.6000



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
William Even, Director
Joette Cappello, Secretary Courtney Fasolino, Associate Director
Randy Macpherson, Treasurer John Frankiewicz, Associate Director

Supervisory Committee
Sharon Reader, Chair Scott Shiffner
Carol Golder Adam Willman
Bob Metz



Know-how to yield a great life.

4000 N. Buffalo Road | Orchard Park, NY 14127 | Phone: 716.662.1311 | Fax: 716.662.9475 | www.GreatErieFCU.com | Winter 2018

Auto & RV Loans from Great Erie FCU

Drive a great rate with Great Erie FCU!

Consider us for your auto financing. Providing a loan with a payment that you can afford is a primary goal of Great Erie Federal Credit Union. We offer competitive loan rates and a wide variety of terms for your borrowing needs.



Keep us in mind as you head out to **The Buffalo Auto Show February 8–11, 2018** brought to you by The Niagara Frontier Automobile Dealers Association held at the Buffalo Niagara Convention Center. This is a premier new vehicle event!

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
591 Main Street

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



Great Rate & Great Rewards Visa Cards

1. Balance Transfer Options

Great Rate Card 0% APR for 12 months with a 3% balance transfer fee
Great Rewards Card 4.99% APR for 18 months with no balance transfer fee

2. Great Rates

Great Rate & Great Rewards Credit Card
All purchases at a low **6.50% APR**

3. uChoose Rewards

Earn **Double** points on purchases!

Balance Transfers — Great Rate Balance Transfer: 0% APR* on balance transfers made between 11/1/17 and 1/31/18. 0% APR* valid for 12 months from date of first transfer. All balance transfers subject to 3% balance transfer fee.
• Any **unpaid balances** after 12 months for the Great Rate card will revert to the standard rate of 8.90% APR*
• Any balance transfers posted after 1/31/18 will be charged at the standard rate of 8.90% APR*
• Any balance transfers posted after 1/31/18 will be subject to a 3% balance transfer fee
Great Rewards Balance Transfer: 4.99% APR* on balance transfers made between 11/1/17 and 1/31/18. 4.99% APR* valid for 18 months from date of first transfer. Balance transfers posted between 11/1/17 and 1/31/18 are not subject to a balance transfer fee.

• Any **unpaid balances** after 18 months for the Great Rewards card will revert to the standard rate of 11.90% APR* – 14.90 APR*.
• Any balance transfers posted after 1/31/18 will be charged at the standard rate of 11.90% APR* – 14.90% APR*
• Any balance transfers posted after 1/31/18 will be subject to a 3% balance transfer fee
Purchases – 6.50% APR* on all purchases made between 11/1/17 and 01/31/18.
• Any unpaid balances after six months from the purchase date will revert to the standard rate of 8.90% APR* – 14.90% APR*
Rewards — uChoose Rewards: Double points (3 points for every dollar purchased) during promotional period from 11/1/17 – 1/31/18. Points adjust to 1.5 points/\$1 spent after 1/31/18.
*APR Annual Percentage Rate



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



HAPPY NEW YEAR

Tax Time Around the Corner

Great Erie will again be offering tax services through the Turbo Tax Program. You can access the material on our website at GreatErieFCU.com. Why not have that tax refund deposited at Great Erie as well??? You can use the following information for "direct deposit" of your tax refund:

1. Great Erie FCU Routing & Transit Number – 222381879

2. Use your full 13-digit Great Erie FCU Account Number.

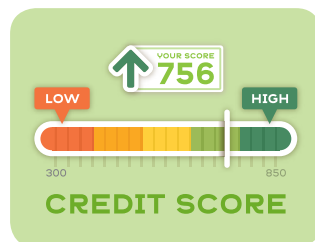
Your account number can be obtained a few ways. This number can be found on your GEFCU checks and by accessing your account info via online banking. You can also send us a request with secure messaging through Online Banking and a representative will respond with your information. If you have any question or concerns, please reach out to our Member Services Dept.



Credit Builder Loan

"Our Credit Builder Loan helps members establish credit OR improve their scores and may be a solid stepping stone for those who want to secure future loans."

Good credit is essential. Your credit score affects your ability to get a loan and determines the interest rates you pay. Our Credit Builder Loan enables members with impaired credit histories or little to no credit history to rebuild their standing. You don't have to pay higher rates because of your credit score. Your credit union can help.



Features:

- Member requests a loan amount of \$500-\$1000
- Once approved, the loan is placed in a Great Erie Federal Credit Union Certificate over a term of one year
- Once the loan is repaid in full, funds can be withdrawn from the Great Erie Federal Credit Union Savings Account as desired
- Another loan will not be granted until the Credit Builder Loan is repaid in full

- All applicants must be in good standing with Great Erie Federal Credit Union
- Applicants must have the capacity to repay the loan

Benefits:

- Low monthly installment payment
- Promotes improved savings habit
- A report of your favorable payment history will be sent to the credit bureau

If you'd like to start rebuilding your credit score with a Credit Builder Loan, please call our Loan Office at 662-1311 option 2.



How volunteering can change your life

With the holiday season behind us, we're all reminded of how important it is to give back. Sometimes that means giving money to your favorite non-profit and sometimes it's as simple as volunteering your time. Not only is it beneficial to the people you're helping, but it can also be good for your soul.

Here are a few personal benefits to giving back.

It can make you happy: Those who volunteer tend to be more satisfied in life than those who don't volunteer. Helping people makes you feel good and seeing a smile on the face of someone you've helped is a great feeling.

It can help you connect: Are you in a new town? When you don't know many people, you can get bored really quick. Volunteering can help keep you busy and introduce you to new people, which can help you adjust to a new place.

It can change your career: In a job you don't love? Maybe you're in the wrong business. Volunteering may actually help you find a new career that you can be passionate about. They say when you do something you love, you never work a day in your life. It can change your perspective: When life has you down, sometimes you need an attitude adjustment. When you volunteer, you're often given a look at someone who has it way worse than you do. This can be a great way for you to appreciate what you have and where you're at in life. *CUIsight — Dec. 2017*

MEMBER SPOTLIGHT

Tom Obrochta — Community Proud Apparel

Tom Obrochta is a lifelong local resident of Orchard Park and a member of Great Erie FCU. A 23-year history with the Air National Guard in Niagara Falls and a background in sales, led Tom to a special business opportunity in 2014 in which he was more than happy to undertake.



Community Proud Apparel was launched. The company offers custom apparel ranging from t-shirts, hooded sweatshirts, polos, jackets, caps to corporate outfitting with screen printing and embroidery services.

Within the company, Tom has the opportunity to do charitable work by helping out the community with local fundraisers such as a "tee-shirt fundraiser" with the profits going directly to the organization.

In addition to Community Proud Apparel, Tom is very active in the Orchard Park community with the Lion's Club, American Legion, Veterans Memorial Committee, OP School District and his children's sporting events.

Great Erie had the pleasure of working with Tom for our staff apparel order this fall. We made the decision to go with a local company and member of the credit union. When asked about his "credit union" experience, Tom says the "credit union is a comfortable family-like place" which he enjoys doing business with both on the personal side and for Community Proud Apparel. Website: CommunityProud.com
[Facebook: Facebook.com/communityproudapparel](https://Facebook.com/communityproudapparel)



Charlotte Ash, 1937

Charlotte Ash Scholarship Spring Deadline

This \$500 scholarship is released in the spring as part of the Orchard Park High School Universal Scholarship Application and eligible to Orchard Park high school seniors only. This award recognizes a student that exhibits strong leadership abilities and commitment to community and is named in honor of founding member, Charlotte Ash. Deadline for students to submit application is March 28, 2018.

Skip-A-Pay

Take advantage of our Skip-A-Pay program throughout the New Year! This program is available 12 months out of the year with a three business day turnaround time. Skip-A-Pay offers the option to skip a loan payment. Certain loans qualify. More info at GreatErieFCU.com.



LUCKY SAVERS

It Pays to Save!

Laura McDonough was our \$100 "Lucky Savers" 1st Prize drawing winner for the month of October 2017. Congrats Laura!

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.