



UPCOMING  
Events

## Holiday Closings & Events

**Closed for New Year's Day**  
Tuesday  
January 1st, 2019

**Closed for Martin Luther King Jr. Day**  
Monday, January 21st, 2019

**Closed for President's Day**  
Monday, February 18th, 2019

**GEFCU Annual Meeting Luncheon**  
Sunday, March 3rd, 2019  
The Columns Banquets  
Corinthian East Ballroom  
2221 Transit Road, Elma, NY  
12:30pm-3:30pm

**Happy 1st Day of Spring**  
March 20th, 2019

## Calling all Snow Birds!

When you're headed out of town make sure you let Great Erie know your temporary address and look into setting up travel notices on your account(s). You can also take GEFCU with you through our Mobile App. While away, take advantage of the CO-OP Shared Branching Network and you can access your account at any of the 5,000 credit union shared branches nationwide. Find the closest branch to you.



### 3 Ways to Find a CO-OP Shared Branch:

- **CO-OP Locator App** – Download the app on your smart phone to search locations
- **TEXT** a Zip Code to "91989"
- **CALL** to find a Shared Branch Location @ #888-748-3266

## Local Artist Work on Display at Great Erie FCU

On display at Great Erie's Orchard Park Main office are selected photographs from Tom McNulty. Tom is an Orchard Park resident of 30+ years and a photographer of many more years. Tom's father sparked his interest when he gave him a Kodak Brownie Hawkeye camera so he'd be ready to shoot the 1964 World's Fair in Queens, New York where they happened to live. Tom graduated to Minolta and settled on Canon cameras he now uses to capture images that have an emotional reaction, foster peace, tell a story, embrace a moment, or, most importantly, allow the viewer to create their own meaning of the piece. He also brings 35+ years in health and behavioral health, along with his profound photographs, to speaking engagements where he lets, as Rod Stewart sang, "Every picture tells a story, don't it" – weaving critical messages and mindfulness through photography.

To see more of Tom's photos, please visit [mcnultyonline.com](http://mcnultyonline.com).



*Across the Lake, Green Lake at Yates Park in Orchard Park, 2016*



## 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	Darcy Young, Director
Dave Larcom, Vice President	William Even, Director
Joette Cappello, Secretary	Courtney Fasolino, Director
Randy Macpherson, Treasurer	Peter Balisteri, Associate Director
	Kevin Walsh, 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 | GreatErieFCU.com | Winter 2019

## Transfer high-interest from other credit cards and start saving today

### Apply for a Great Erie credit card!

With a Great Erie credit card you have a choice of either our Great Rate or Great Rewards Credit Card. Get rid of your high interest credit cards and transfer your high interest credit and store charge card balances at Great Erie. Apply in person or online at GreatErieFCU.com, VISA programs.



Two Great Cards,  
Double the Options

### BALANCE TRANSFER OPTIONS



#### Great Rate Card

**0% Intro APR\* on balance transfers for 12 months.** After that a rate as low as 8.90% APR\* from date of transfer. \*APR Annual Percentage Rate. Intro rate from the date of transfer. All balance transfers subject to a 3% balance transfer fee. Any unpaid balances after 12 months will revert to the non-variable rate of 8.90% APR.\*



#### Great Rewards Card

**4.99% Intro APR\* on balance transfers for 18 months.** After that a rate as low as 11.90% APR\*–14.90% APR\* \*APR Annual Percentage Rate. Intro rate from the date of transfer. No balance transfer fee. Any unpaid balances after 18 months will revert to the non-variable rate of 11.90% APR\* - 14.90% APR\*.

## A plan for every chapter of your life

### Designed for credit union members

**What is life insurance?** Life insurance is an important part of a financial safety net you can provide your loved ones in the event of your passing. It pays your beneficiaries money, which can be used for any purpose.

- Provides cash for daily living expenses
- Funds your children's education
- Meets monthly mortgage payments
- Protects your loved ones' future

Visit us at [TruStageLife.com](http://TruStageLife.com)

TruStage® life insurance is made available through TruStage Insurance Agency, LLC and issued by CMFG Life Insurance Company. The insurance offered is not a deposit and is not federally insured or guaranteed or sold by your credit union. Products may not be available in all states. Be sure to understand the complete details of coverage, including any exclusions and limitations.



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



## What Is the NYS Abandon Property Law?

The Abandon Property Law of the State of New York requires the Credit Union and other financial institutions to remit abandoned funds to the State Comptroller. Funds are considered abandoned when there has been no activity in the account by the owner for a three year period. Postings of dividends are not considered activity in the account.

Great Erie is required to have you, the member, acknowledge by deposit or withdrawal to the account to avoid the account being turned over to the State of New York.

Contact Great Erie Member Services with any questions.

**Phone:** 716.662.1311 or

**Email:** [greaterie@GreatErieFCU.com](mailto:greaterie@GreatErieFCU.com)

**“Do what you can, with what you have, where you are.”**

–Theodore Roosevelt

## Tax Form Secrets Revealed

With the New Year upon us, tax forms will start arriving. What do you need and where do you start? Sorting out what’s important is a big challenge, and it gets harder if you don’t know what’s what. Fortunately, it’s easier to tell these forms apart than you think. Here are the four most common tax forms you’ll see and what to do with them!



**1.) W-2** This is the most common tax form - a statement from your employer that contains your yearly wages, how much tax you’ve had withheld, and how much you’ve paid (pre-tax) for things like health care premiums. This may be the only major tax form you get. It’s also one of the most important forms. Keep it with other tax documents until filing time.

**2.) 1099** 1099s identify income from sources other than contract jobs. Most common is the 1099-INT, which lists interest income. You may get a 1099-INT from any financial institution where you have an account.

If you freelance or work as a contractor, you’ll probably receive a 1099-MISC. There are several more 1099s, such as a 1099-G for unemployment or another source of government income and a 1099-C for canceled debt.

Hold on to these forms, too. You’ll need the amounts of untaxed income when you’re ready to file.

**3.) 1095** 1095s deal with health insurance. Form 1095-A is for insurance purchased through a marketplace exchange. 1095-B is for private health insurance. 1095-C is for employer-sponsored health-care coverage.

These forms are important if you get a health insurance subsidy through the Affordable Care Act. If not, you can file this form away; you’ll only need it if issues arise regarding your coverage.

**4.) 1098** The 1098 and the 1098-T, report tax deductible expenses. The 1098 lists mortgage interest and points on your primary residence, while the 1098-T itemizes tuition and other expenses paid to institutions of higher learning. The 1098-T is used in several places, including claiming the Hope Credit. To claim mortgage-related deductions, you’ll need to itemize them. Claiming the deductions on the 1098 requires forgoing the standard deduction, which is usually a bad idea. Unless you have a host of other deductions, or you bought or refinanced your home this year, it’s best to claim the standard deduction and file away the 1098.

Unfortunately, you can’t file your taxes and be rid of those papers until you get all your forms together. Keep all necessary forms together until all of them arrive. Get a manila folder to keep them all in one place. Keep that folder somewhere safe, and as soon as possible, file your taxes so you can put it into storage. Keep your returns for at least 3 years after you file. – CUCContent

## Great Erie + TurboTax

Great Erie will again be offering tax services through the Turbo Tax program. You can access the materials on our website at [GreatErieFCU.com](http://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:

- Great Erie FCU Routing & Transit Number – 222381879
- Use your full 13-digit Great Erie FCU Account Number



## Annual Meeting Scheduled

Each year, we invite our members and staff to gather and reflect on the previous year’s successes and events. We also review the financial state of the Credit Union, hear from our CEO, Board President, Supervisory Committee, Treasurer and Nominating Committee and more.

Come and spend a few hours at our **Annual Luncheon Meeting on Sunday, March 3rd, 2019.**

It will give you an opportunity to learn more about Great Erie FCU, our performance this past year, and our direction for the future. It’s a chance to exercise your rights as a member-owner of the Credit Union by asking questions, voting and getting to know the Staff, Board of Directors and Supervisory Committee.

Enjoy a plated style luncheon, 50/50 drawing, prize raffle and giveaways. RSVP at our Orchard Park Office required. Cost for Members \$10. Non-Members \$13. RSVP by Friday, February 22nd, 2019.

**DATE:** Sunday, March 3rd, 2019

**PLACE:** The Columns Banquets, 2221 Transit Road, Elma, NY

**TIME:** 12:30pm – 3:30pm



## LUCKY SAVERS

### It Pays to Save!

**Sandra O’Hara** was our \$100 “Lucky Savers” 1st Prize drawing winner for the month of October 2018. Congrats Sandra!

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.

### 2018 4th Quarter Donations Supported:

- October 2018 **Alzheimer’s Association**
- November 2018 **The Blessing Box (OP Presbyterian Church)**
- December 2018 **The ROC – Rural Outreach Center**

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”.

The Staff at Great Erie FCU took part in the “Adopt-a-Family Program” this past holiday season sponsored by the Rural Outreach Center (ROC) of WNY.

We contributed gifts to our special family to help make their holiday season a little brighter and hopeful.