



## Corina's Corner

Now that the holiday season is over, some of us may have debt to pay off. If you're one of those people, let's make a New Year's resolution together to get you in a better place financially. First, gather all of your credit card statements to see where your balances and interest rates are. Then decide whether it makes sense for you

to pay off the cards with smaller balances first or the cards with the higher interest rates first. Once you pay off one card, consider combining that payment with the payment on the next card. This way, you'll gain momentum on paying off all of your cards.

If you have small balances on several cards, you can consider combining them all into one card. We have two great credit card programs! If your debt seems too overwhelming and you own your home, you can look into applying for a home equity loan to consolidate all of your balances into one payment.

Great Erie also has a holiday club account that will help you save money all year and give you more cash available to use during the holiday season. Stop in and open a holiday account before Jan. 31 and be entered into our contest! Give us a call so we can help you reach your goals. We're here to help.

**Corina Schiefer**  
Great Erie FCU Member Service Rep.

## Scholarship Opportunities at Great Erie

Great Erie FCU participates in the New York Credit Union Association's (NYCUA) statewide college scholarship program available to college-bound high school seniors at the time of application.

Applications are available online on our website, GreatErieFCU.com, or by stopping by our Orchard Park office.



The deadline for submitting applications is January 10th, 2020. Winners will be announced in May 2020.

In addition to the NYCUA scholarship opportunities, Great Erie offers the Charlotte Ash Community Leader Scholarship. This \$500 scholarship is awarded to an Orchard Park High school graduating senior and is named in honor of one of our founding members of the credit union, Charlotte Ash. Students can apply through the OPHS Universal Scholarship Application available through the high school guidance department. Applications will be reviewed and awarded in May 2020.

## Calendar

**Closed for New Year's Day**  
Wed., Jan. 1, 2020

**Closed for MLK Jr. Day**  
Mon., Jan. 20, 2020

**Closed for President's Day**  
Mon., Feb. 17, 2020



**OwnersChoice**  
Your home lending partner.



### 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



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 2020

## Great Erie Federal Credit Union is looking for volunteers

Are you a member who is ready to commit some free time, effort, and talent to engage in the governance and financial oversight of your Credit Union?

Are you looking for an opportunity to serve as a volunteer in your non-profit financial institution?

If you are, the Board of Directors of Great Erie FCU is interested in speaking with you about volunteer opportunities that could lead to Supervisory Committee or Board positions. As a community Credit Union serving all of Erie County, we need a diverse and dedicated group of volunteers to help Great Erie meet the growing demands of a financial institution in the 21st Century. You may be appointed as an Associate Director in preparation for service on the board, or you may be appointed to the Supervisory Committee. In both volunteer positions, you will learn the systems and requirements for managing a non-profit financial institution that operates under Federal oversight through the NCUA. Business experience,



especially in the field of Finance/Accounting, will be considered a plus; however, we will provide necessary training. These positions require approximately 3 to 6 hours per month of your time, including a monthly meeting commitment for Directors. You will also need basic computer skills to access online reports and communications.

We want to talk to you if you are looking for a volunteer opportunity where you will learn about providing for financial success in a non-profit environment. Interested members who have the time and willingness to serve should submit a brief résumé in confidence to:

**Don Bruning**, dbruning02@verizon.net  
Board President, Great Erie FCU



## Earning points is easy. Redeeming them is fun!

**uChoose Rewards**

With uChoose Rewards, earning points toward great rewards has never been easier. Use your Great Erie Great Rewards VISA Credit card to earn points that can be redeemed for cash, travel, event tickets, and gift cards from popular retailers for merchandise, and more!

- Enrolling in the program is the 1st step. Register your card for uChoose Rewards today at [www.uchooserewards.com](http://www.uchooserewards.com)
- Use your card for everyday purchases and earn points for the things you buy
- Check out your points and redeem them for rewards at [uChooseRewards.com](http://uChooseRewards.com)

Using your card is quicker than paying with cash or writing a check, and you can see all of your monthly spending in one statement. Get the rewards you want with uChoose Rewards.



Like us. Tweet us. Find us. We're there!



### Start the New Year with our Holiday Club Account

With the holiday season behind us, why not plan for the next year? Our Holiday Club account is an easy way to save for the holidays. You decide how much and when you contribute. Set up your account to have an automatic transfer from either your savings or checking account, or sign up for automatic deposits through payroll deduction. Open it and forget about it! Come Nov. 1, you will be ready to tackle that holiday shopping list!



**Great Erie + TurboTax**  
Great Erie offers tax services through the Turbo Tax program. Access the materials on our website at GreatErieFCU.com.



Open your Holiday Club Account by Jan. 31st, 2020 to be entered into our Great Erie Gift Drawing!

#### EMPLOYEE SPOTLIGHT

## Meet Charlene Thomas



Meet Charlene

I'm a Member Development Coordinator at Great Erie. I've been with the credit union for six months. As a Member Development Coordinator, I am responsible for "spreading the credit union love" within the Western New York community. Namely, the benefits of membership at Great Erie through presentations, sign-ups, financial seminars, fairs, etc., all with the focus of acquiring new members at Great Erie.

I also assist our members with account opening, checking & debit card ordering and account balancing. Helping our members obtain their financial goals is essential to me, especially our elderly members.

On a personal note, I am a homebody who loves spending time with my grandchildren. My family would tell you that my homemade pound cake is to die for. My husband's gumbo isn't too bad, either.

My football team is NOT the Bills but the Dallas Cowboys. (Sorry Bills fans). My husband Randy and I are planning a trip soon to Washington DC to site see all the historical monuments.

Get to know Charlene...



### Did You Know? Remote Deposit Capture (RDC)

Deposit checks right through your smartphone with Great Erie's Mobile Remote Deposit feature!

Can't make it to the branch? With Great Erie's mobile banking app, depositing checks is as easy as a few taps on your mobile device!

This FREE service is available to Great Erie members

Download the app to your iOS or Android device and make deposits using a few simple steps:

- Log in to your account on the Great Erie app
- Mobile deposit checks require a special endorsement. Please endorse your check with: "FOR MOBILE DEPOSIT ONLY AT GREAT ERIE FCU" in addition to your signature
- Tap the "Deposit" tab at the top of the screen
- Tap on "Deposit a check"
- Enter the check amount. Follow the on-screen prompts to take pictures of the front and back of your endorsed check
- Verify the transaction details and confirm your deposit

## Member Corner



**Question:** I am struggling to pay for my holiday spending. What should I do?

**Answer:** Great Erie has options to help our members with budgeting issues. We encourage members to complete a budget worksheet that can help assess your spending habits and current expenses. This exercise can often help identify areas of your budget, which can be cut or decreased to help catch up on holiday expenses.



We offer a FREE online personal financial management (PFM) tool called "Great Track." You can view, track, and manage all your finances in one place! Stop in and we'll help you get started with Great Track.

Another option would be our Skip-A-Pay program. Some members find this program especially useful post-holiday season. This is available to members that have a current loan in repayment. For a fee of \$30, this program offers the opportunity to skip one payment during 12 months on each loan a member has at the credit union. You can obtain this form through our website or by visiting our branch during regular business hours. Our Member Service Department is available to assist our members.

## Plan Now to Attend Great Erie's Annual Meeting!



Mark Your Calendar for Thursday, Apr. 30, 2020

As a not-for-profit that is cooperatively owned by its members, the credit union benefits when members engage and participate in their ownership. It's an opportunity for you to meet your management and elected board and other volunteers as well as the employees who serve the membership. It's also an occasion to listen to a report on the performance of your mutually owned credit union and hear about our future plans.

## LUCKY SAVERS

### It Pays to Save!

Ofelia Noblesala was our \$50.00 "Lucky Savers" 2nd Prize drawing a winner for September 2019. Congrats Ofelia!

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:

- October 2019 Alzheimer's Association of WNY
- November 2019 Pancreatic Cancer Association of WNY
- December 2019 (ROC) Rural Outreach Center

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".

### Orchard Park & East Aurora Branch Hours

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