

DEC 2016-JAN 2017

Erie Firefighters Federal Credit Union

3204 Maple Street, Erie, PA 16508-2611

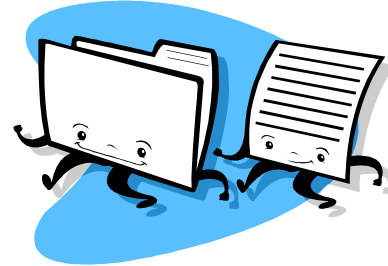
Open: Monday thru Friday Hours: 9 AM – 3 PM, or by appointment

Phone: (814) 452-4898 Fax: (814) 452-0728 ABA Routing #: 243380846

Website: www.eriefirefightersfcu.com E-mail: firecu@verizon.net

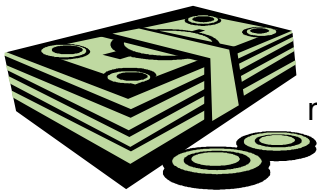
Tax Time...

2016 has ended and that means we need to start gathering all the necessary papers for filing our taxes...If you earned over \$10 in dividends for the year, you will receive a 1099 form. And if you have a home equity loan with us, you will receive a 1098 form stating the total interest you paid. Please put these forms in a safe place, till you are ready to file your taxes.



Tax Refund...

On the back of your tax form there is a spot to have your refund direct-deposited into a savings or checking account. If you wish to have it deposited to your EFFCU account, fill in **our routing number 243380846**, your account number, and mark whether it's your savings or checking. It's easy, and you get it fast!

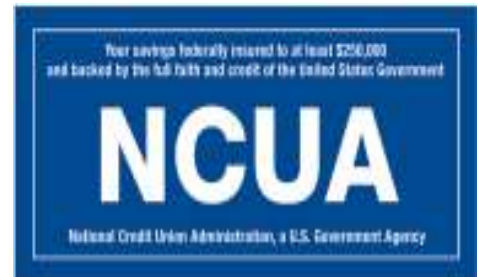


Escheats...

The State of Pennsylvania requires all financial institutions to surrender any unclaimed money to the state if it has been an inactive account for THREE years. Don't let the state get your money. Activate your account today...by making a small deposit or withdrawal.

Have a Happy, Healthy, and Prosperous New Year...

The Board of Directors, our Committee Members, and Staff would like to wish our members happiness, good health, and good fortune in 2017!



ASSETS... As of 12/31/2016 \$8,579,612.74

DIVIDENDS... Remained at 0.20% APR / APY for the 4th Quarter on all accounts.

Home Banking...

The EFFCU will be updating their home banking program in February 2017. You'll see some new looking at your account information on the computer, but once you do you will find yourself checking it all the time. If you would like to be added to our Home Banking Program, call the credit union and we'll get you started.

The EFFCU's RISK BASED PRICING LOAN ROGRAM...

All 2014,2015,2016,2017 Vehicle Loans AS LOW AS 3%* and all vehicles 2013 and older AS LOW AS 3.5%* AND OUR Signature Loans used to pay off and consolidate high interest credit cards are also available at rates AS LOW AS 6%*. **Call or stop at credit union for loan information and a loan application!**

*Annual Percentage Rate. Certain restrictions apply. Must meet lending criteria to qualify for loan. Some loans only on new money loaned. Some no refinancing of existing loans with the EFFCU. Contact credit union for more information on rates, terms, and repayment amounts.

ANNUAL CU DINNER AND MEETING will be Wednesday, May 17th, 2017 at 6 PM...

Every year we gather to report the status of our credit union, please join us again...Save the Date...May 17th!

OPEN A SHARE DRAFT ACCOUNT TODAY...

- >No minimum balance required. >No general account service fees.
- >No fees for having an ATM debit card.
- >We do charge a 0.50 fee for every pin-based transaction over the 8 per month the credit union pays for first.
- >We do charge a \$10.00 negative balance fee for every item that overdraws your account.
- >We contact our members regarding overdrawn status.
- >We also PAY YOU DIVIDENDS !!

