

**SEPTEMBER – OCTOBER
2016**

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

ASSETS as of 9/30/2016: \$8,758,349.40

**DIVIDENDS for 3rd Quarter were declared at the same rate as the 2nd Quarter:
0.20 % Annual Percentage Rate / Annual Percentage Yield**

PAYROLL POSTINGS and SAME DAY ACH

New regulations and procedures went into effect on 9/23/16 regarding ACH a.k.a. Direct Deposits and Direct Withdrawals; therefore, the EFFCU will no longer be posting your Direct Deposits before the scheduled posting date. Any concerns, please contact the CU office.



It has come to our attention that some credit union ATMs are not part of the two organizations that we belong to for no fees at ATM machines, so please look up where you can find **Non-Surcharging ATM Locations?** We belong to the following two organizations where you can look up non-surcharging ATM machine locations to access cash wherever you may be. So, if you are just around home, visiting relatives out-of-town, or travelling out-of-state, use the following links to save money:



www.cudollar.org Search by city, financial institution, address, county, out-of-state ATMs.

www.co-opcreditunions.org Click on FIND AN ATM OR BRANCH, use Choose Search Type drop-down arrow to change to ATM, then enter a zip code or city/state to search.



INTERNATIONAL CREDIT UNION DAY OCTOBER 20, 2016

**The Board of Directors thanks you for your loyalty,
cooperation and membership within our credit union.**



This is notice that the **2016 Christmas Club Accounts** will be transferred to a draft/savings account on Friday 10/21/16 or a check will be issued. Any members receiving Christmas Club Checks can pick up their checks at the CU Office starting Monday 10/24/16. Any checks not picked up will be mailed on Tuesday 11/1/16. Please note, members having a Shares 2 (CC) Account for your Christmas Club, your money will remain in the account till you are ready to withdraw/transfer the funds.