

JAN – FEB 2016

Erie Firefighters Federal Credit Union

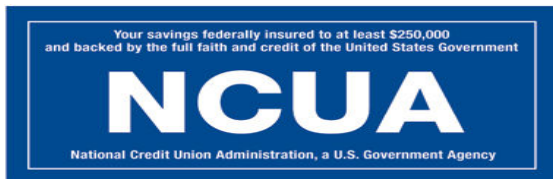
3204 Maple Street, Erie, PA 16508-2611

**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

A share draft-checking account for you, your spouse, your child, or another family member at the Erie Firefighters Federal Credit Union can save you money on monthly charges, hidden costs, and penalizing fees that can catch you off guard. Also, here at the Erie Firefighters Federal Credit Union, the Board of Directors declare a quarterly dividend / interest on all accounts: shares, clubs, and our draft-checking accounts!

We all know everything cost more now days, so we would like to see our members make the most of their money, earn some dividends / interest income, and not have it taken away by senseless fees.



Open a Share Draft-Checking Account with us!



Home Banking: This program is for all our members. Whether you have a savings account, a loan account, a draft-checking account...everyone is able to use the Home Banking Program. If you are interested in going on your computer at home to access your accounts, contact the credit union and we will set you up.

ATM debit cards work off of our draft-checking accounts only: If you are a member with a share-savings account and would like an ATM debit card to access your funds, all you need to do is open a draft-checking account with us. There is no monthly charge to have a draft-checking account, first 50 checks are free, and you could transfer funds from your share-savings account over to the draft-checking account whenever you need to, which allows you access to your money through writing a check, ATM withdrawals, or Point-of-Sale purchases at stores.

Availability of Funds on the ATM debit cards: If you do request a transfer of funds through Home Banking – the funds will be available after the morning posting of the file; therefore the funds are available after 10:00 AM. If you request the transfer by Phone – funds are available after 3:00 PM that day of the request. If you need the funds available immediately, please let us know and we can go on the VISA system and update your available balance right away.



Use “credit” rather than “debit”! IT SAVES YOU MONEY. When paying for a purchase at a store, go through “credit” and sign your name. There are no additional charges to you.

However, if you go through “debit”: THERE ARE ADDITIONAL CHARGES. Every time you punch in your pin#, whether at a store (POS) or an ATM machine, the credit union is charged a usage fee of \$1.00 per transaction. The Board of Directors approved paying for up to 4 POS and 4 ATM withdrawals per month per member. After the 4/4, the Board approved passing-thru a 50-cent per transaction fee to you. So use your pin# sparingly, and only if you need actual cash back amount.

Cash from ATM machines: Any member that has the available balance in their draft-checking account, can withdrawal up to \$600 per day through ATM machines. Remember to keep track of the number of times you use you pin#, the more you use it, the more it costs you.

Fee Schedule: The Board has revised and approved the EFFCU Fee Schedule. See copy on back...