

**JUNE – JULY 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](http://www.eriefirefightersfcu.com) E-mail: [firecu@verizon.net](mailto:firecu@verizon.net)

**ASSETS as of 5/31/2016... \$ 8,643,460.75**

**DIVIDENDS for 2<sup>nd</sup> Quarter 2016 were declared at 0.20% APR / APY.**

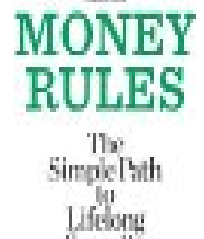
Annual Percentage Rate / Annual Percentage Yield.

## **MONEY RULES The Simple Path to Lifelong Security**

It takes time getting used to looking at your finances, and in today's world of great financial uncertainty, there is a must-read book which basically states:

***Money is simple, people make it complicated.***

The bestselling personal finance author Jean Chatzky has distilled this simplicity into a smart, immediate, and entertaining set of rules that will change readers' financial lives. A copy of the book was given to each firehouse for all to read, and a couple of books are available for sign-out at the credit union office.



## **BUDGETING YOUR MONEY**

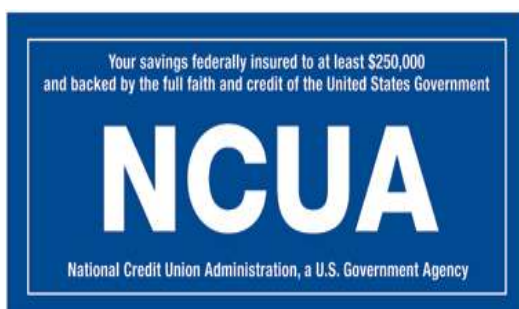
- ✓ Do you have auto loans?
- ✓ Do you have credit card balances?
- ✓ Has your interest rates been increased to a higher rate?
- ✓ Is your money not going as far as it needs to?



**We have low-interest loans available at the EFFCU.  
Come see us at the credit union office.  
Ask us how we can help you save money.**

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

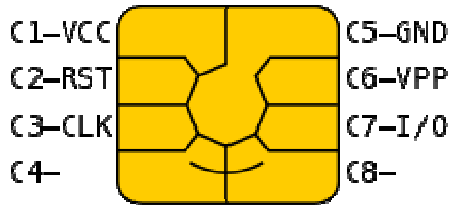
**LOCAL 293 FIREFIGHTERS' FAMILY PICNIC**  
at WALDAMEER on Tuesday, July 19th, 2016.



## **PRIVACY NOTICE**

Federal law requires us to tell you how we collect, share, and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information on our website or we can mail you a free copy upon request.

# EMV Chip Debit Cards



**What is EMV?** EMV stands for Europay MasterCard Visa and refers to debit and credit cards that contain a **special microprocessor chip** that makes processing payments much more secure than when the traditional magnetic stripe is used.

## When will you receive your EMV chip Debit Card?

The EFFCU started June 1<sup>st</sup>, 2016, any member due to receive a new debit card because their current debit card is expiring, will receive the new EMV Chip Debit Card; or if for any reason your current debit card requires replacement for fraud, theft, or loss, your replacement debit card will be the EMV Chip Debit Card.

**How to use the EMV card at a store?** At a payment terminal, simply insert your card chip-first and face-up, and leave it in the terminal for the duration of the transaction. Depending on the merchant, you may be asked to enter your PIN, provide a signature, or do nothing at all. Once the transaction is complete, remove your card. Make sure you don't forget it!

**Can you find Non-Surcharging ATM Locations?** Yes! We belong to two organizations where you can look up non-surcharging ATM machine locations to access cash wherever you may be at. So, if you are just being around home, visiting relatives out-of-town, or travelling out-of-state, use the following links:

[www.cudollar.org](http://www.cudollar.org)

Search by city, financial institution, address, county, out-of-state ATMs, or all ATMs.

[www.co-opcreditunions.org](http://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.

[www.visa.com/atmlocator](http://www.visa.com/atmlocator)

This is a Global ATM Locator within the VISA PLUS system. Note: Not all ATMs in the Visa ATM Locator are surcharge free.

