

**JAN - FEB 2018** 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)

New E-mail Address: [firecu@eriefirefightersfcu.com](mailto:firecu@eriefirefightersfcu.com)

**Tax Time...** 2017 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 paid interest on a home equity loan with us, you will receive a 1098 form. 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 2018!



**ASSETS...** As of 12/31/2017 \$8,594,599.25

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



### HOME BANKING is online access to look at your account...

When you go to our website, **click on SIGN IN**, enter your account number and the last four of your SSN, and follow through the questions. Any problems, call the credit union and we'll walk you through to get you started. Also, don't forget to **sign up for E-STATEMENTS** while you're in there.

### Our RISK BASED PRICING LOAN PROGRAM seems to have lower rates than others...

All 2014,2015,2016,2017,2018 Vehicle Loans are AS LOW AS 3%\* and all vehicles 2013,2012,2011 and older are 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 for 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.

### OPEN A SHARE DRAFT ACCOUNT TODAY...

- >No minimum balance required. >No general account service fees.
- >No fees for having an ATM debit card. >No fees if card is compromised.
- >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 the overdrawn status before returning any items. >We also PAY YOU DIVIDENDS !!



### ANNUAL CU DINNER AND MEETING will be Monday, May 21<sup>st</sup>, 2018 at 6 PM...

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

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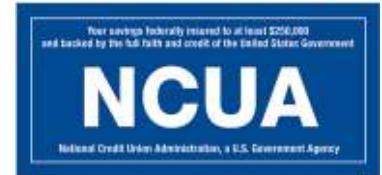
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## **SIGN UP FOR ONLINE HOME BANKING AND E-STATEMENTS TODAY!**



HOME BANKING is ONLINE ACCESS to look at your accounts...

Go to our website, [www.eriefirefightersfcu.com](http://www.eriefirefightersfcu.com)

On the left-side, in the Online Banking square, click SIGN UP,  
A pop-up “You will be leaving our website...”, click OK,

Next, the Terms & Conditions will appear, scroll down, click I Agree

Enter your 3 or 4-digit Savings Account Number, continue filling in the information squares,  
A pop-up “We noticed you haven’t signed up for E-Statements”, click OK,

You will see tabs across the screen, click the 4<sup>th</sup> tab STATEMENTS,

Scroll down through the disclosure, DO NOT checkmark the little box, just click on I Agree,  
A pop-up “Check your E-mail for a confirmation message, and verify your E-mail Address”.

Any problems, call the credit union and we’ll walk you through to get you started.

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