

DID YOU KNOW....

You now have access to several credit union branches. Below is a list of the credit unions that you can go to and access your accounts.

Erie Community CU  
1129 STATE STREET

ERIE FEDERAL CU

With offices at the following locations:  
1109 EAST 38TH STREET  
1005 GREENGARDEN ROAD  
2436 BUFFALO ROAD  
518 STATE STREET  
1306 EAST LAKE ROAD  
ZUCK & INTERCHANGE ROAD

**Remember, it costs your credit union a fee each time you go to one of these branches. You are allotted 4 visits each month at no charge to you, any visit after 4, you will be charged \$1.50 per visit. This fee will be taken at month end.**

**AUTO LOAN RATES**

New-3 yrs. -4.5% apr 48 mos.  
New-3yrs. -5.5% apr 84 mos.  
4-6 yrs. 6.5 % apr 60 mos.  
7 yrs. Plus -9.99% apr 48 mos.

**Signature Loans**- 11% apr

- Annual Percentage Rate

**VISA LOAN**

12.5% APR

**CHRISTMAS CLUB CHECKS**

Christmas Club funds will be transferred to your Share Accounts on Friday, October 17th!

**Holiday Closing**

Mon 10/13	Columbus Day
Tues 11/11	Veteran's Day
Thurs 11/27	Thanksgiving Day
Friday 11/28	Closing at Noon
Wed 12/24	Closing at Noon
Thurs 12/25	Christmas Day
Wed 12/31	Closing at Noon
Thurs 1/1	New Years Day



**Board Of Directors**

President	Tony Sanfilippo
Vice President	Audrey Casane
Treasurer	Carolyn Hanks
Secretary	Jane Brown
Director	David Dankert
Director	Ernie Kisiel
Director	Bob Miazga

**Office Staff**

Manager	Darlene Spitzer
Asst Manager	Trish Landis
Loan Officer	Cathy Caruso
Member Ser. Rep	Karen Ciecierski
Member Ser. Rep	Nancy Granahan

**\$\$ TIMELY NOTES \$\$**  
**ERIE TIMES FEDERAL CREDIT UNION**

FALL 2008 NEWSLETTER

335 METZ STREET  
ERIE, PA 16508

MON, TUES, WED 8:45 A.M.- 4:00 P.M.  
THURS, FRI 8:45 A.M.- 5:30 P.M.

*Your Credit Union,  
not for profit,  
not for charity,  
but for service.*

ERIE TIMES F.C.U.

Direct Phone: 814-459-0853

VRU Phone: 814-453-7112

Toll-Free: 888-453-7112

FAX: 814-453-3099

WEBSITE: [www.erietimesfcu.com](http://www.erietimesfcu.com)

E-MAIL: [erticu@velocity.net](mailto:erticu@velocity.net)



## NEWS YOU CAN USE

### Counterfeit Cashier's Checks

Cashiers Check fraud has become more prevalent as online auction sites, chat rooms and classified ads have gained popularity. In a typical fraud scenario, a seller advertises an item over the internet and a buyer, often from a foreign country agrees to pay full price with a cashiers check or money order.

When payment is arranged the buyer says there is someone in the United States who owes him money. The person who owes the buyer money offers to send you a cashiers check for an amount over the purchase price and asks that you wire back the difference to the buyer. You agree because they offer you a small commission for brokering the deal. You receive the cashiers check, deposit it, and because cashiers checks are mistakenly thought to be as good as cash, wire the left-over sum to the buyer. Days later your credit union informs you that the cashiers check was fraudulent and that you are responsible for any money you've drawn against it. Unfortunately, you've lost your money and merchandise to a scam.

Criminals looking to steal someone's identity, money, or both, often prey on those who are most vulnerable, such as senior citizens and young adults. Be sure to alert any family members who may be at risk. Remember, your credit union is an excellent resource for information about fraud detection!

### Just a Reminder

Please remember to contact our office once yearly to update or verify your account information. Any account that has not been active in 375 days, will be subject to a fee of \$1.50 per month.

We'd like to offer our very best wishes to Tina Warner, who left the ETFCU back in August. Tina was a pleasure to work with, and enjoyed helping our members. She will be missed!

Taking Tina's place is our newest employee, Nancy Granahan. Nancy recently worked at Northwest Savings Bank, and is a great addition to our staff! Welcome Nancy!

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#### 3rd Quarter Dividends posted Sept 30th, 2008

Share Savings 1.00% APY

Clubs .75% APY CERTIFICATES vary by amt,

IRA's 2.25% APY term, date opened

APY = Annual Percentage Yield

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#### Erie Times FCU Statistics

##### As of Sept 30, 2008

Assets	\$7,049,691.24
Shares	\$5,554,096.71
Loans	\$4,654,552.94
Members	2139

**SAVINGS INSURED TO \$100,000.00**

**We want to be your #1 source  
for all of your financial needs!**

If you are interested in making your money work for you, your credit union is the place to start, with a friendly professional staff to help take care of your financial needs.



See your Credit Union for:

#### Savings

- Share savings accounts
- Miscellaneous Club accounts
- IRA's
- Share Certificates

#### Loans

- Personal
- Auto, Motorcycle
- Boat, ATV, Snowmobile, etc.
- Visa Credit Card
- PHEAA Student Loans
- Share or Stock Secured
- PHH Mortgage
- 2nd Mortgage
- Home Equity

#### Other Services

- Check cashing
- Share Draft (Checking)
- Visa Debit Card
- ACH-Direct Deposit/Withdrawal
- Money orders
- Corporate (Certified) Checks
- Payroll Deduction
- Automatic Loan Payments
- 3rd Party Wire Transfers
- U.S. Savings Bonds
- Western Union
- Tax Refund Express
- Shared Branch Outlets
- Uncirculated State Quarters
- Foreign Currency
- Informational Publications
- Discount Coupons
- 24-hour Voice response
- On-line Banking & Bill Paying

#### Insurance

- Loan Protection
- Visa Credit Life
- Credit Disability