

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  
2165 West 21 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  
5500 Zuck Road

1st Choice Community

3910 Schaper Avenue  
Wal-Mart Plaza-Edinboro

You are allotted 4 visits each month at no charge to you, any visit after 4, you will be charged \$1.50 per visit.

**AUTO LOAN RATES**

New-3 yrs. -4.5% apr 60 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**— 9.99% apr

- Annual Percentage Rate

**VISA LOAN**

10.9 APR

CHRISTMAS CLUB CHECKS

Christmas Club funds will be transferred to your Share Accounts on Friday, October 16th!

Holiday Closing

Mon 10/12	Columbus Day
Wed 11/11	Veteran's Day
Thurs 11/26	Thanksgiving Day
Friday 11/27	Closing at Noon
Thurs 12/24	Closing at Noon
Fri 12/25	Christmas Day
Thurs 12/31	Closing at Noon
Fri 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	Nancy Granahan
Member Ser. Rep	Cindy Rodland

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

FALL 2009 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 leftover 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.**

Please be advised that there have been fraudulent text messages going out to some of our members. They are basically telling our members that their account at the credit union needs to be updated, or some of their information was lost and they need to call a phone number that they give. We cannot stress this enough: **We will not contact you by cell phone or online if there is information that we need to get from you. Please do not answer these messages if you get them.**

#### 3rd Quarter Dividends posted Sept 30th, 2009

Share Savings 1.00% APY

Clubs .75% APY CERTIFICATES vary by amt,

IRA's 2.25% APY term, date opened

**APY = Annual Percentage Yield**



#### Erie Times FCU Statistics

##### As of Sept 30, 2009

Assets	\$6,854,937.76
Shares	\$5,327,580.18
Loans	\$4,281,685.61
Members	2071

**SAVINGS INSURED TO \$250,000.00**

**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
- 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
- Shared Branch Outlets
- Uncirculated State Quarters
- Foreign Currency
- Informational Publications
- Discount Coupons
- 24-hour Voice response
- On-line Banking & Bill Paying

#### Insurance

- Credit Life
- Visa Credit Life
- Credit Disability