

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.-5.99% apr 48 mos.

New-3yrs. -7.5% apr 84 mos.

4-6 yrs. -7.95 % apr 60 mos.

7 yrs. Plus -9.99% apr 48 mos.

**Signature Loans**- 11% apr

... Annual Percentage Rate

**VISA LOAN**

12.5% APR

**PICNIC NEWS!**

This year our Annual Family Picnic will be held Friday, August 8th at Erepa Grotto Picnic Park from 4-9pm. This year we are raffling off a Nintendo Wii with an extra controller. Tickets are on sale now at the Credit Union office for \$2.00 each or 3 for \$5.00. Winner need not be present to win.

**Don't Forget!**

Keep your address correct! This will help us in getting your statements to you in a timely manner.

**Keeping your accounts active** will prevent the credit union from feeing off your accounts because of inactivity. So, at least once a year, please make a deposit or withdrawal from your account, or just call the office to update your info.

**Holiday Closings**

MON 5/26  
FRI 7/4

MEMORIAL DAY  
INDEPENDENCE 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	Laura Mentch
Member Ser. Rep	Tina Warner

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

SPRING 2008 NEWSLETTER

335 METZ STREET  
ERIE, PA 16508

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

### Scam artists are calling taxpayers about the stimulus payments

If someone claiming to be from the IRS calls or emails you about the payments and asks you for a Social Security, bank account or credit card number, it's a scam! The scammers are trying to get your personal information so they can empty your bank account, run up charges on your credit card and more. Find out more at [www.irs.gov](http://www.irs.gov).

Starting in May, the Treasury will begin sending economic stimulus payments to more than 130 million households. To receive a payment, taxpayers must have a valid Social Security number, \$3000.00 of income and file a 2007 federal tax return. IRS will take care of the rest. Eligible people will receive \$600 (\$1200 for married couples) and parents will receive an additional \$300 for each eligible child younger than 17. Millions of retirees, disabled veterans and low-wage workers who usually are exempt from filing a tax return must do so this year in order to receive a stimulus payment.

Economic stimulus payments will be issued according to the last two digits of the main filer's Social Security number. People who use direct deposit also will be among the first to receive the payments starting May 2nd. Paper checks will be put in the mail starting May 16th.

To see when you can expect your payment, go to [www.irs.gov](http://www.irs.gov).

## ONLINE BANKING

We are now offering Online Banking to our members. Just stop in to fill out the sign up form and we will give you your temporary PIN.

### Reminder to Shared Branch Users

Please remember that the Shared Branch Service Center you visit may put a **hold** on your check for up to 5 days and may not be available right away.

## WELCOME

**We would like to welcome Karen Ciecierski to our office staff. Laura will be leaving us on May 2nd and Karen will become our new full time member service representative. Welcome Karen and Good Luck Laura!**

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*1st Quarter Dividends posted Mar. 31st 2008*

*Share Savings 1.55% APY*

*Clubs 1.0% APY CERTIFICATES vary by amt,*

*IRA's 2.65% APY term, date opened*

*APY = Annual Percentage Yield*

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### Erie Times FCU Statistics

#### As of March 31st, 2008

Assets	\$7,238,042.64
Shares	\$5,716,298.15
Loans	\$4,735,155.53
Members	2172

**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
- ... Tax Refund Express
- ... Shared Branch Outlets
- ... Uncirculated State Quarters
- ... Foreign Currency
- ... Informational Publications
- ... Discount Coupons
- ... 24 hour Voice response
- ... Online Banking

#### Insurance

- ... Loan Protection
- ... Visa Credit Life
- ... Credit Disability

