

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. -4.50 apr 48 mos.
New-3yrs. -5.5% apr 84 mos.
4-6 yrs. -6.50 % apr 60 mos.
7 yrs. Plus -9.99% apr 48 mos.

Signature Loans- 11% apr

- Annual Percentage Rate

VISA LOAN

12.5% APR

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 5/25 MEMORIAL DAY

We are sorry to announce that we will not be having a family picnic this year. However, we will be having a Member Appreciation Day sometime during the summer months. Our President Tony will be firing up his grill in front of the credit union office cooking hot dogs. As soon as we have a date, we will put up signs in our office and have it listed on our website.



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

SPRING 2009 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

E-MAIL: erticu@velocity.net



NEWS YOU CAN USE

BUILD & MAINTAIN SOLID CREDIT

Having good credit & using it wisely can make life go easier. Fortunately, there are positive steps you can take.

#1 You can correct your Credit Report when it is in error. Your credit report is the summary of your financial responsibility—your history of paying debts and other bills. Typically, there is no single credit report. Most likely, each of the 3 credit bureaus—Equifax, TranUnion & Experian—has a credit report on you. Federal law requires these credit bureaus to investigate any complaint you bring to them in writing (usually within 30 days), and send you a prompt response & correct any errors.

If a credit bureau's investigation does not resolve your concerns, the law allows you to submit a brief statement that must be attached to your credit report and provided to anyone that accesses your report.

If you suspect that you have become a victim of credit fraud or identity theft, you can place a **"Fraud Alert"** on your credit report. This acts as a red flag, visible only when businesses access your file to extend you credit. Your file can remain guarded for up to seven years, and your name removed from lists marketing prescreened credit offers for five years.

Learn more about amending and correcting your credit report @www.consumer.gov/idtheft.

Reminder to Shared Branch Users

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

1st Quarter Dividends posted Mar. 31st 2009

Share Savings 1.00% APY

Clubs .75% APY CERTIFICATES vary by amt,

IRA's 2.00% APY term, date opened

APY = Annual Percentage Yield

DON'T FORGET!!!!

THE ANNUAL BUSINESS MEETING WILL BE HELD SUNDAY, APRIL 5, 2009 AT THE SAGA CLUB AT 38TH AND WASHINGTON AVENUE AT 2:00. THERE WILL BE AN OPEN BAR AND LUNCHEON FOR ALL WHO ATTEND.



Erie Times FCU Statistics

As of March 31st, 2009

Assets	\$7,237,342.17
Shares	\$5,771,179.58
Loans	\$4,278,261.89
Members	2122

SAVINGS INSURED UP 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
- 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
- Un-circulated State Quarters
- Foreign Currency
- Informational Publications
- Discount Coupons
- 24-hour Voice response
- Online Banking & Bill Paying

Insurance

- Loan Protection
- Visa Credit Life
- Credit Disability

