



# Holiday Closings

- Veterans Day**  
Monday, November 11, 2013
- Thanksgiving**  
Thursday, November 28, 2013  
Friday, November 29, 2013 close at 1:00 p.m.
- Christmas Eve**  
Tuesday, December 24, 2013 close at 1:00 p.m.
- Christmas Day**  
Wednesday, December 25, 2013
- New Year's Eve**  
Tuesday, December 31, 2013 close at 1:00 p.m.
- New Year's Day**  
Wednesday, January 1, 2014

**MAIN OFFICE**  
1129 State Street, Erie, PA 16501  
(814) 455-6400 • Fax (814) 452-1263  
Toll Free (800) 651-6582

**WEST ERIE BRANCH**  
2165 W. 21st Street, Erie, PA 16502  
(814) 452-2152 • Fax (814) 455-9199

**HOURS**  
Monday-Thursday  
9:00 a.m. to 5:00 p.m.  
Friday  
9:00 a.m. to 6:00 p.m.  
Saturday (*Westside Only*)  
9:00 a.m. to 1:00 p.m.

**WEBSITE**  
[www.erieccu.org](http://www.erieccu.org)

**ROUTING AND TRANSIT NUMBER**  
243380875



Avoid paying fees at the ATM. Look for the CO-OP® or CU\$ symbol for surcharge-free transactions.



If you are traveling outside the area, remember you can visit any CO-OP® Shared Branch to access your account. Visit [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org) for a list of locations. Please note: there is a fee of \$2.25 per visit at CU Shared Branches.



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. Traditional and Roth IRAs insured up to \$250,000.

1129 State Street  
Erie, PA 16501  
(814) 455-6400  
[www.erieccu.org](http://www.erieccu.org)

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## Ready for Holiday Shopping? Use Your ECCU MasterCard® Credit Card to Earn Cash Back!

For some, holiday shopping starts early—and goes all season long! This year, Erie Community Credit Union is adding a little something special to your holiday experience!

From gifts, to food, to travel and more, everything you purchase with your ECCU MasterCard® Credit Card from October 21, 2013—January 20, 2014, will earn you 4X the points towards your Cash Back Rewards!

So go ahead—get shopping!



*Don't have an ECCU MasterCard® Credit Card with Rewards?*  
Learn more and apply online at [www.erieccu.org](http://www.erieccu.org).

Transactions posted October 21, 2013 – January 20, 2014 will accrue points at a rate of 4 points for each \$1. Rewards are calculated and disbursed in October of each year at 0.25% of the outstanding point balance for each cardholder.



FALL 2013



# CommonCents

## SIGNATURE LOANS

rates as low as **1.99%** APR\*

\$2,000 MAX • 1-Year Payback

# BLACK WEDNESDAY LOAN SPECIAL

**WEDNESDAY,  
NOVEMBER 27, 2013**

**One Day Only—  
You Snooze, You Lose!**



### In This Issue

New CEO	2
Holiday Loans	2
Shared Branching	2
Financial Tools for Kids & Teens	3
Heading South for Winter	3
Holiday Skip-A-Pay	3
Coin Machines	3
Holiday MasterCard®	4

### 640+ Credit Score Required

\*Must join Erie Community Credit Union or already be a member in good standing to qualify for this offer. One-day offer valid on Wednesday, November 27, 2013. APR=Annual Percentage Rate. Credit score of 640 and above is required. Proof of income is also required. Subject to credit approval. Must meet credit union lending guidelines. Terms and conditions are subject to change without notice. The monthly payment with protection for a \$2,000.00 Signature Loan at 1.99% APR for 12 months will be \$172.00. Excludes loans already financed with Erie Community CU. Cannot be combined with any other offer or discount. Certain restrictions apply.

## Congratulations to our New CEO!

We are excited to announce Michael Kalie as the new CEO of Erie Community Credit Union! Mike began his career in accounting in 1995 and got his start in the credit union industry in 1997. He joined ECCU as CFO in June 2001 and has served as interim CEO since June of this year. Mike brings 28 years of coaching expertise to the table, which has already made an impact on the team environment of the credit union.

We congratulate Mike on his new position! If you see him, be sure to say "Hi" and welcome him to his new role!

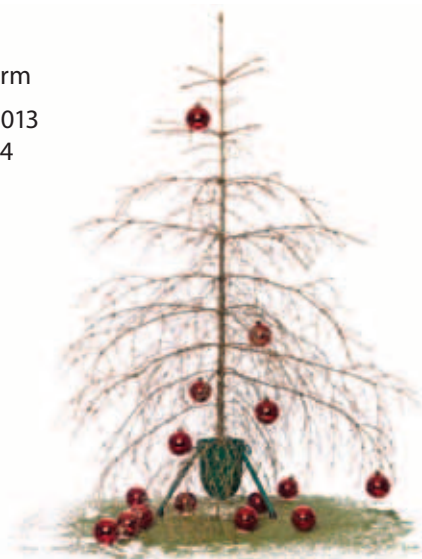
Holiday Spending  
Leaving You a Little  
**BARE?**

Holiday Loans as low as  
**4.99% APR\***

If the holidays are stripping you of all your green, it's time to spruce up your finances with a Holiday Loan from Erie Community Credit Union. Use the extra cash for those last few holiday gifts, trim a little debt off the family tree or add a little green to your spring plans.

- Borrow up to \$2,000
- 12-month repayment term
- Available December 1, 2013 through January 31, 2014

Put your spending anxieties aside and apply for your ECCU Holiday Loan today!



\*Must join Erie Community Credit Union or already be a member in good standing to qualify for this offer. Effective December 1, 2013 through January 31, 2014. APR=Annual Percentage Rate. All rates based on creditworthiness. Your rate may vary. Must meet lending criteria. Payment example: The monthly payment with protection for a \$2,000 loan at 4.99% for 12 months will be \$174.00. Rates, terms and conditions are subject to change without notice. Certain restrictions apply.

## Shared Branching Has a New Look

CU Service Centers Shared Branch is now CO-OP® Shared Branch. You get the same service as before—over 5,000 branch locations nationwide where you can conduct your credit union transaction. Look for the CO-OP® Shared Branch logo, and have your credit union name, account number and government ID and you'll have access to your accounts just as if you were at your home credit union!



Find a CO-OP® Shared Branch by:

- Visiting [www.co-opsharedbranch.org](http://www.co-opsharedbranch.org)
- Calling 1-888-SITE-CO-OP (888-748-3266)
- Downloading our mobile branch locator app for your iPhone® or Android™ device



## Thousands of Surcharge-Free ATMs— Nationwide!

With your ECCU debit card, you have access to nearly 30,000 surcharge-free ATMs nationwide through the CO-OP® Network! So no matter where you are, you can access your funds and keep more money where it belongs—in your account!



Find CO-OP® ATMs at thousands of credit union branches, Walgreens®, Costco®, 7-Eleven® and more. Just look for the CO-OP® logo!

Plus, more than 9,000 CO-OP ATMs are deposit-taking, so you are never far from your account when you need it!

# Get In The Know

## Financial Tools and Education for Kids, Teens and Young Adults

Good financial habits start early. ECCU is here to help get your kids and teens on the path to financial success!

### M3 Money Club for Kids

Kids up to 12 years old will enjoy being a member of M3! The club combines their savings account with fun and educational tools. Your child will receive an M3 membership card, access to the M3 kids website full of games and activities, the M3 kids newsletter and prizes, games and contests!



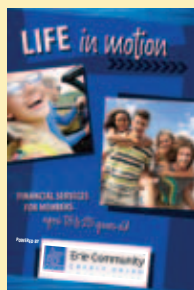
### The Elements of Money

Help your teens start on their way to financial independence! Members age 13 to 17 years old can join The Elements of Money program simply by opening a credit union savings account. They'll have access to educational resources including an interactive website, online financial articles, podcasts, blog and videos, a quarterly teen newsletter and the chance to win scholarship money.



### Life in Motion

Whether it's going to school, working, spending time with family, playing in a band or starting your own business, 18-25-year-olds have unique financial needs. Life in Motion from ECCU gives young adults an easy way to save, spend, borrow and manage their money, all while enjoying life's adventures. Free student checking, student loans, car loans, convenience services and scholarship opportunities are all available for the young adult in your life!



### Heading South for the Winter?

If you will be away during the winter months, your statements will NOT be automatically forwarded. You must notify us in writing that you will be using an alternate address. Simply stop by, mail or fax your information to us. Your statements will be sent to the alternate address upon receiving your notification. A few weeks before you return home, be sure to notify us and we'll change your records back to your permanent address.

If you plan to store your vehicle, motorcycle or RV and drop or lower your insurance coverage, you must notify the Credit Union. If we do not receive notification, forced placed insurance will be added to your loan premium.

### ECCU's Coin Machines Are Now FREE!

Use our Self-Service Coin Machines for free! We've eliminated the fee for members who bring their coins in to be counted with our self-service machines. Find them in our lobbies!

### Your Holiday Helper—Skip-A-Pay!

Even Santa needs a little help this time of year. Turn to Erie Community Credit Union for your very own "Holiday Helper" to get you through the season—Skip-A-Pay!

Skip your ECCU loan payments to prepare for holiday shopping and enjoy the sweet satisfaction of a little extra dough in your pocket. Check off everyone on your wish list, travel cross-country to celebrate with family, decorate your home...whatever you need, Skip-A-Pay is here to help you get it!

And, it's all for a sweet low fee of just \$25 per loan skipped!

Holiday help is on the way! Skip-A-Pay coupons are available online and at any CU branch.

\*Loans must be of current status. Other restrictions may apply. A skipped loan payment may reduce any GAP insurance claim on insured vehicle loans. This offer does not apply to MasterCard®, Mortgages or Home Equities. \$25 fee per skipped loan. See coupon for more information.

