

WINTER 2018



CommonCents

Sour on your auto loan?

Drive it over to Erie Community Credit Union!

If you've got a car you love, but a loan that's gone sour, we can help! Drive your auto loan to Erie Community Credit Union and refinance at an incredible low rate.

A SWEET deal for you:

- When you refinance¹ your auto loan from another financial institution, we'll MEET³ your current rate and give you 1% CASH BACK!²

If that's not enough to bring your loan over to ECCU, we've got some other SWEET offers just for you:

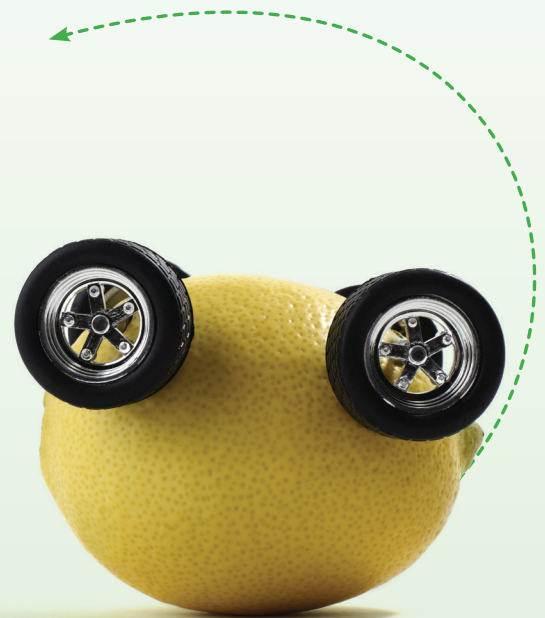
- Want more Cash Back? Refinance¹ at our already low auto loan rates. You'll get a great rate and 1.25% CASH BACK!²
- Cash Back not your thing? Come see us and we'll do our best to BEAT³ your current rate with another lender!

So stop letting a loan suck the juice out of your finances. Opt for **sweet savings** by refinancing with Erie Community CU. Apply today!

¹You must join Erie Community Credit Union or already be a member in good standing to qualify for these offers. Minimum loan amount of \$5,000.00. Loans must be financed at terms 48 months and greater. Subject to credit approval. Existing Erie Community CU auto loans are excluded from this promotion. This is a limited-time offer and cannot be combined with any other offer/discount. Terms and conditions are subject to change without notice. Certain restrictions and conditions may apply.

²Cash back incentives will be deposited into your Erie Community CU savings account after loan closing. The loan must remain open for one year in order to retain cash back incentive. Cash back funds received may be reported to the IRS as income on Form 1099-MISC.

³Erie Community CU may, at its discretion, meet or beat the rate offered by another lender ("outside offer") for a loan of like terms at ECCU. Credit score of 640 and above required. To qualify for Rate Match Program, you must provide written documents of approved rate from another lender. The lowest possible Annual Percentage Rate (APR) offered is 1.99%.



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Wine on the Lake Discount Tickets at ECCU!

Join us at the Bayfront Convention Center for Erie's premier wine-tasting event. Sample and purchase wines from over 30 Pennsylvania wineries and shop at more than 40 vendors.

Saturday, February 24, 2018

Afternoon Session 1 p.m. – 4 p.m.

Tickets \$35 each

Evening Session 6 p.m. – 9 p.m.

Tickets \$40 each

Special Discount

Erie Community CU members will receive \$5 off each ticket when they purchase Wine on the Lake tickets in person at one of ECCU's branches.

Wine and Dine – On Us!

Sign up online at www.erieccu.org for your chance to win:

- Two VIP Wine on the Lake tickets
- Dinner at the Bayfront Grille
- Overnight stay at the Sheraton Hotel in a deluxe lakeview room

Must be 21 or older to register.

For complete details, visit

www.erieccu.org.

A Message from Your CEO

It is humbling to announce that Erie Community Credit Union has been serving the financial needs of our members and their families since February 4, 1958. From the first member we served to each new member we welcome today, one thing has remained the same – our commitment to helping you every step of the way on your financial journey. For nearly 60 years, the credit union has worked hard to deliver the products, services and technologies you need to achieve financial success. I truly believe that one of the reasons we have been in business for so long is because our commitment to you, our members, goes far beyond our product offerings. Your financial well-being is at the heart of every decision that is made, and I truly hope that comes across in all your interactions with us. No matter how you prefer to conduct your business with us, whether in person or remotely, we want your experience to be a positive one.

Being a full-service financial cooperative means more than providing stellar member service and quality financial products. At Erie Community CU, we strive to play an active role in our community by building partnerships with local nonprofit organizations, participating in community events, donating baskets and volunteering our time. Throughout the year, we donated more than \$15,000 to local children's charities alone. This money was raised from the purchase of Sarris candy bars at the teller lines and employee dress down days. I sincerely appreciate how charitable giving has been embraced by our members and employees alike, and I am extremely impressed with your continued willingness and generosity to support these worthy causes.

Looking ahead, we will continue to invest in a service model that puts our members first, provide technology that makes it easier to bank with us and proactively seek opportunities to strengthen the communities we serve. We will also remain dedicated to our mission of Making Life Better for Erie County. I anticipate another great year in 2018, and as always, appreciate your continued support and trust in us.

On behalf of all of us at Erie Community Credit Union, here's to 60 more!

intuit.

TurboTax

Save on TurboTax, the smarter way to get your taxes done right.

As a member of Erie Community CU, you can save \$5 on TurboTax Deluxe – the #1 best-selling tax software. With TurboTax, you'll get your taxes done right and your biggest possible refund, guaranteed.

- NEW: Expert review of your return. With TurboTax Live, you can have a live CPA or EA by your side to answer questions and review your tax return.
- Get a head start on your taxes. Snap a photo of your W-2, or import it into TurboTax from over 1 million companies. Either way, you'll save time and get a jump start on your tax return.
- TurboTax searches over 350 deductions to find every deduction and credit you qualify for so you don't miss a thing.

Start TurboTax today and save!

#1 best-selling brand of tax software based on aggregated sales data for all tax year 2016 TurboTax products. Visit <http://turbotax.intuit.com/lp/yooy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited-time offer for TurboTax 2017. Terms, conditions, features, availability, pricing, fees, service and support options subject to change without notice. Intuit, TurboTax and TurboTax Online, among others, are registered trademarks and/or service marks of Intuit Inc. in the United States and other countries.



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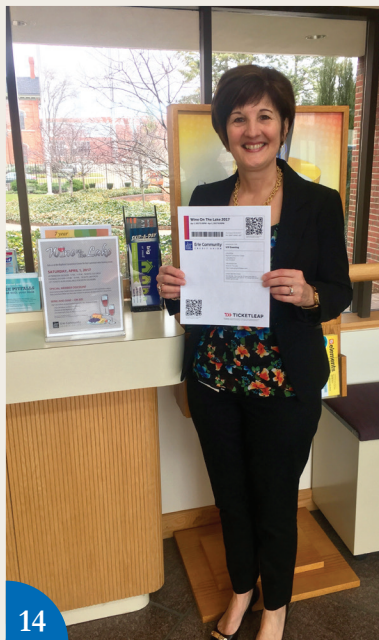
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Photo Captions

1. Erie News Now's "How Cool is Your School?" Contest
 - a. Springfield Elementary
 - b. Charter School of Excellence
 - c. Fairview Elementary
 - d. R.B. Wiley Charter School
2. Youth Week at EIG "Bring Your Kid to Work Day"
3. Aadya G., - WQLN's Dr. Seuss's Birthday Celebration Giveaway Winner
4. ECCU presented a check for \$9,554.50 to benefit the Children's Miracle Network and St. Vincent Hospital
5. ECCU West Office staff celebrates Miracle Jeans Day
6. ECCU Girard Office staff celebrates Miracle Jeans Day
7. Patricia F. - Erie RV Show Giveaway Winner
8. ECCU Main Office staff celebrates Miracle Jeans Day
9. Jen L., Jen R., Marcia B. - 59th Annual Meeting Gift Card Giveaway Winners
10. Team ECCU at the March of Dimes® "March for Babies" at Penn State Behrend
11. Annual Shred Event benefitting Second Harvest Food Bank Backpack Program
12. Amy D. - Lunch Local Contest Winner
13. Alexia B. - Imagination Expotarium Prize Winner
14. Ann C. - "Wine and Dine On Us" VIP Package Winner
15. Tim B. - Black Wednesday Gift Card Winner



On February 4, 2018, Erie Community Credit Union will celebrate its 60th Anniversary! Since 1958, we've been making life better for thousands upon thousands of our members. You made the choice to join a unique financial institution. Your membership is what makes this credit union thrive. You deserve to be celebrated too!

As ECCU closes in on its 60th Anniversary, help us celebrate by sharing your story! We want to hear about the unique way that we have touched the lives of you, our members and the Erie community at large. From January 17 through February 4, submit your ECCU story on our Facebook page for your chance to win!

To enter the contest, all you have to do is:

- 1. Like** our Facebook page
- 2. Find the post** located at the top of our Timeline mentioning this contest
- 3. Submit your story** in the comments section, making sure to use **#60YearsofSharing**

One lucky winner will be randomly selected from all of the comments to receive a \$60 Visa® Gift Card.* It could be you!

*No purchase necessary to enter and win. The odds of winning depend on number of entries received. To view the Official Rules, visit our Facebook page at www.facebook.com/erieccu.



Important Notice
for Debit Cardholders

We're upgrading your debit card to create better security for all of us! Erie Community Credit Union Debit Cards will soon include EMV chip technology. The embedded EMV microchip on the front of the card encrypts your personal and purchase information into a unique code that makes card replication and fraud more difficult when used with the EMV payment method. New debit cards will be issued this spring! Stay tuned for more information regarding this upgrade and any service disruptions that you may experience.



1129 State Street
Erie, PA 16501
(814) 455-6400
www.erieccu.org

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IMAGEWORKS
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Holiday Closings

New Year's Day
Monday, January 1, 2018

Martin Luther King Jr. Day
Monday, January 15, 2018

Presidents Day
Monday, February 19, 2018

West Branch *Update!*

Please note, effective January 1, 2018, the West Branch lobby and drive-thru will close at 5:00 p.m. every Friday.

Contact Information

MAIN OFFICE

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

WEST ERIE BRANCH

2165 West 21st Street, Erie, PA 16502
(814) 452-2152 • Fax (814) 455-9199

GIRARD BRANCH

9189 West Ridge Road, Girard, PA 16417
(814) 402-4020 • Fax (814) 774-4858

WEBSITE

www.erieccu.org

ROUTING AND TRANSIT NUMBER

243380875



Mark Your Calendars for the 60th ECCU Annual Meeting

Come join us for an evening of high-flying fun with the Erie BayHawks at our 60th Annual Meeting on Friday, March 9, 2018! All Erie Community CU members are invited to attend. As our guest, you will receive entrance to our meeting in the SkyBox suites, a buffet of fan favorites and a main-level game ticket to watch the BayHawks take on the Maine Red Claws. Plus, several lucky ECCU members will walk away with cash prizes! But hurry, attendance is limited to the first 100 members that RSVP. Visit us at www.erieccu.org or call us today to reserve your spot!

Notice of Election of Directors

Our Board of Directors currently consists of seven members, and our Supervisory Committee includes three members, each serving a three-year term. If you would like to run for a board or supervisory position or receive information about the duties and responsibilities, please send a written request to the nominating committee at Erie Community Credit Union, P.O. Box 1538, Erie, PA 16507. All requests must be received by the nominating committee prior to January 16, 2018.

Erie Community Credit Union will be conducting the election for the Board of Directors and Supervisory Committee in February 2018. If all the nominees run unopposed, an election will not be necessary. Results of the election will be announced at our Annual Meeting on March 9, 2018.



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.