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### HOLIDAY CLOSURES:

Monday, January 21:  
Martin Luther King Jr. Day

Monday, February 18:  
Presidents Day

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## Common Cents '19 WINTER

### INSIDE THIS ISSUE:

- Balance Transfer Special
- A Message from Your CEO
- Tools for Your Financial Life
- Community Events and Team Spirit
- Scholarship Program
- And More!**



tendto  
CREDIT UNION

We tend to see things differently

## Common Cents

### Find More Balance in Life...

*And Less on Your Credit Card*

**2.99% APR\* Balance Transfer from Tendto**

Do high-rate bills have you stretched to the limit? Take a deep breath and let Tendto help you relax.

**Transfer your high-rate balances to a Tendto Mastercard® from January 1 through March 31, 2019 and enjoy a 2.99% introductory APR\* for six billing cycles.**

Feel a sense of calm with this affordable option for paying off your high-rate debt. If you don't have a

Tendto Mastercard® yet, apply today and transfer your balances for our low rate and pay no annual or balance transfer fees. Already have our card? Transfer your balances fee free and enjoy this special rate on your transferred balances.

Find more balance in life – and less on your credit card. **Apply for our balance transfer special today by visiting [tendto.com](http://tendto.com) or calling 814.455.6400.**



### IN THIS ISSUE:

A Message from Your CEO	2
Tools for Your Financial Life	2
Discount Wine on the Lake Tickets	3
Save on TurboTax®	3
We Tend To Care	4-5
Tendto Team Spirit	6
Scholarship Program	7
Volunteer Opportunities & Annual Meeting	7

\*Must join Tendto Credit Union or already be a member in good standing. APR-Annual Percentage Rate. The 2.99% Introductory APR for balance transfers will apply to transactions posted to your account from 01/01/2019 until 03/31/2019 from another lender. Any existing balances on Tendto Credit Union loan or credit card accounts are not eligible for the introductory APR for balance transfers. The Introductory APR will remain in effect for six (6) billing cycles, after that your APR will be 6.99% to 15.99% APR, based on your creditworthiness and card type. Balance transfers are treated as a Purchase and are subject to periodic finance charges, but they are not subject to an additional balance transfer fee. There is a grace period for balance transfers. By requesting a balance transfer, you understand that you may lose current and future grace periods for new purchases if the entire statement balance is not paid, including the total amount subject to the promotional APR, by the payment due date. Tendto reserves the right to decline any balance transfer request. The APR for Purchases and Cash Advances is 6.99% to 15.99%, based on your creditworthiness and card type. All other terms and conditions will apply in accordance with our current Mastercard® credit card agreement. Terms and conditions are subject to change without notice. Cannot be combined with any other offer or discount. Subject to lending guidelines. Certain restrictions and conditions may apply.



## Coming Soon! Tools for Your Financial Life

At Tendto, we tend to do everything we can to help make your financial dreams come true. Managing your finances is an issue that may not be on your mind daily. But, whether it is debt, credit card bills or even learning to save, improving your financial situation today will greatly impact your life in the long term.

We are happy to announce that beginning in January, members will have access to our free financial education center. This free program provides you with valuable financial education in perfectly sized, easy-to-digest portions, most lasting between 5-10 minutes. The online interactive topics range from money basics to even more advanced concepts to help you improve your overall financial well-being.

Providing free financial education to our members is one more way we are living up to our commitment to better serve you, and one more way you can experience how Tendto tends to see things differently.

Here's to happy learning.



## A Message from **Your CEO**

It certainly has been a busy year at the credit union. As you already know, we went through some very exciting changes in 2018, most notably completing a full name change and rebranding process from Erie Community Credit Union to Tendto Credit Union.

Our decision to rename to Tendto Credit Union was not made lightly. It took months of strategic planning to create an updated brand that really sums up who we are, what we stand for and how we are different from other financial institutions.

We are proud of our heritage and history as a community leader in Erie, but we wanted to refresh our image to better reflect who we are today and who we plan to be tomorrow. We energized our brand without changing the core of who we are. The new brand truly represents the spirit and values of who we have always been and who we will continue to be.

The story of Tendto Credit Union is really the story of our members. As a cooperative, we operate at the service of the people who bank with us. That's why we call ourselves Tendto. Because we tend to see things differently. We tend to believe in the community we live in. And most importantly, we tend to do everything we can to make our members' financial dreams come true.

That said, I wanted to take a minute to highlight some of the positive changes we've made since the new brand was unveiled in February:

- Reduced or eliminated roughly 40% of our fees
- Upgraded all debit cards to include EMV chip technology
- Completed a full renovation of our West Branch to better serve you; also refreshed the interiors of our Downtown and Girard Branches
- Completely redesigned our website to allow for a better member experience and full accessibility in conformance with WCAG 2.0 Level AA Success Criteria
- Introduced ACH Bill Pay in Online Banking
- Amped up our charitable giving efforts in support of our local Erie community
- Researched, planned and will soon launch an online financial education center for members

It is my hope that you are just as excited about these changes and our new identity as I am. To striving for better. To our future. To Erie – lake, county and people. We are proud to be Tendto Credit Union.

On behalf of all of us at the credit union, I would like to wish you a very happy holiday season and a peaceful and prosperous New Year.

*Michelle Kelli*



## Discount **WINE ON THE LAKE TICKETS** at Tendto

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

**SATURDAY, FEBRUARY 23, 2019**  
Afternoon Session 1 p.m. – 4 p.m.  
Tickets \$35 each

Evening Session 6 p.m. – 9 p.m.  
Tickets \$40 each

### EXCLUSIVE DISCOUNT

As a Tendto member, you can save \$5 on the price of each ticket when you purchase them in person at any one of our branches.

### WINE AND DINE – ON US

We're giving one lucky winner a VIP experience on us. Register online for your chance to win:

- Two VIP Wine on the Lake tickets
- \$100 gift certificate to enjoy dinner at the Bayfront Grille
- Overnight stay at the Sheraton Erie Bayfront

Must be 21 or older to register. For complete details, visit [tendtocu.com](http://tendtocu.com).

## Save on TurboTax

Members can save on TurboTax®, the tax software that has you covered.

The tax laws have changed, but TurboTax is up to date on the latest tax laws and guarantees 100% accurate calculations, so you can be confident your taxes are done right and you get your biggest possible refund. Plus, as a credit union member, you can save on TurboTax this tax season.

- TurboTax searches over 350 deductions to find every deduction and credit you qualify for, so you don't miss a thing.
- Get a head start on your taxes. Snap a photo of your W-2 or import it into TurboTax from over one million companies. Either way, you'll save time and get a jump start on your tax return.
- Receive an 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.

To learn more or access the member discount, visit [tendtocu.com](http://tendtocu.com). Start today and save!

Visit <http://turbotax.intuit.com/lp/yoy/guarantees.jsp> for TurboTax product guarantees and other important information. Limited-time offer for TurboTax 2018. Discount applies to TurboTax federal products only. 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.



**AT**  
**tendto**  
we tend to care a little more.

Our mission is to make life better for Erie County –  
and that's a promise we intend to keep.

Throughout 2018, more than \$57,500 was given  
back in donations to community organizations,  
sponsorships, member giveaways and more.  
In addition, Tendto team members volunteered  
their time for a variety of different causes  
throughout the community.



**CREDIT UNION CHARITY DRIVES**

During the year, our staff and members donated their time and money to support four major initiatives, including March for Babies®, Second Harvest Food Bank's Backpack Program™, Children's Miracle Network Hospitals® and the St. Martin Center Shining Stars Program. Through these four charitable efforts, the credit union provided donations in excess of \$6,400!

**LOCAL SCHOOLS & STUDENTS**

Tendto is proud to support our community's youth with donations to our local schools, sponsorship of youth activities and other fundraising events.

**ADDITIONAL SPONSORSHIPS**

In addition to our member drives, the credit union also sponsored a variety of charitable organizations and community events throughout the year. During 2018, the credit union supported the New Blossoms New Life Foundation, Fairview Cares, Make-A-Wish® Foundation, the Children's Care Fund, the Special Olympics, the Pennsylvania Credit Union Foundation, the Autism Society, Habitat for Humanity® and countless other worthy organizations.

**GIVEAWAYS**

As a cooperative, we operate at the service of the members who bank with us. Because we wouldn't be where we are without the support of our amazing members, we believe in giving back and rewarding them. During 2018, numerous members benefitted from prize giveaways including Wine on the Lake tickets, Jake Owen and Taylor Swift concert tickets, several Visa® gift cards and more.

**As we look forward to 2019 and beyond, our dedication to making life better for Erie County will continue to be the foundation of our mission, just as it has been since 1958.**

**Photos:**

1. Bill & Christine W. – 60th Annual Meeting Gift Card Winners
2. Team members supported the Children's Care Fund at Bowling with Bob in April
3. Tim B. – Black Wednesday Gift Card Winner
4. Tendto presented a check for \$597.95 to benefit the Backpack Program at Second Harvest
5. Team Tendto participating in March for Babies® at Penn State Behrend on April 29
6. Tendto presented a check for \$2,613.95 to benefit the Children's Miracle Network and St. Vincent Hospital
- 7-10. Team members at all locations celebrated Miracle Jeans Days on September 12
- 11-14. Tendto sponsored Erie News Now's "How Cool is Your School?" Contest for the 9th year in a row and awarded \$500 to the following schools:
  - J.S. Wilson Middle School (11)
  - JoAnna Connell Elementary School (12)
  - Union City Elementary School (13)
  - Springfield Elementary School (14)
15. Christa K. – Jake Owen Concert Ticket Winner
16. Lisa K. - "Wine and Dine On Us" VIP Package Winner
17. Dianne S. - Long-time member surprised by team members upon her retirement
18. Mary L. – Taylor Swift Concert Ticket Winner
- 19-20. Tatiana G. & Chelsea L. – College Campus Champs, awarded \$500 each
- 21-22. "Bring Your Kid to Work Day" at EIG
23. Vickie S. – Lunch Local Facebook Contest Winner
24. Team members volunteered during registration for the Shining Star Program at St. Martin Center
25. Tendto hosted a school supply drive benefitting Community Shelter Services

# tendto TEAM SPIRIT

We tend to our employees.

We're committed to creating a workplace culture where coming to work feels more like being with family. A place where all team members feel appreciated and respected. After all, they're more than just part of a team, they're part of the Tendto family. Tendto team members are instrumental in serving our members, and we know the credit union wouldn't be the same without all of these amazing people.

Throughout 2018, we celebrated our team members by introducing our Team Spirit Awards. Through this award program, we encouraged employees to recognize and nominate other team members for going above and beyond in their everyday job functions. We also surprised our team members on fun holidays – such as National Ice Cream Sandwich Day and Pizza Day. In addition, we held a Team Member Halloween Costume Contest.

Check out some of our top-notch team members enjoying this past year.



TEAM SPIRIT AWARDS - June through November



HALLOWEEN COSTUME CONTEST



NATIONAL PEPPERONI PIZZA DAY

## Tendto Scholarship Program

*We're committed to investing in our members*

At Tendto, we recognize and support the pursuit of higher education and want to help our members fund their future. In the spirit of our commitment to furthering education and investing in our Young Adult members, we are excited to announce our upcoming 2019 Scholarship Program. Our Scholarship Program is designed to support college-aged members who are motivated in their academic endeavors, active in their schools, and contributing to their community by giving back to others through their participation, service and volunteer work.

More information regarding our scholarship opportunities will be available at [tendto.com](http://tendto.com) this coming spring.

## Volunteer Opportunities & Annual Meeting

### NOTICE OF ELECTION OF DIRECTORS

Currently, there are seven members on Tendto's Board of Directors and three members on our Supervisory Committee, each serving a three-year term. Open positions will be available this year. More information regarding duties and responsibilities is available on our website. Individuals interested in running for an open position should complete the Interest Questionnaire and return it to the Nominating Committee prior to March 12, 2019. Find the questionnaire online at [tendto.com](http://tendto.com).

### 2019 ANNUAL MEETING

In keeping with our mission of supporting the local community, we're switching up our Annual Meeting format this year to focus on charitable giving.

Our 61st Annual Meeting will be held on Wednesday, May 8, 2019. Stay tuned for more information regarding our fundraising initiative and reservation details.

