

JUL – AUG – SEP 2020

Erie Firefighters Federal Credit Union

3204 Maple Street, Erie, PA 16508-2611

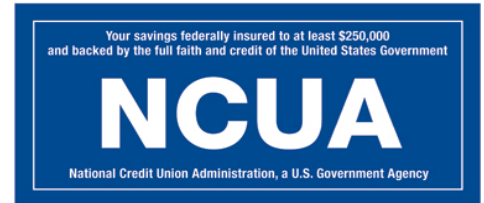
Open: Monday thru Friday Hours: 9 AM – 3 PM, or by appointment

Phone: (814) 452-4898 Fax: (814) 452-0728 ABA Routing #: 243380846

Website: www.eriefirefightersfcu.com Email: firecu@eriefirefightersfcu.com

Assets As of 7/31/20 are **\$9,758,295.36**

LOANS The Board of Directors continues to offer low interest rates on vehicle and signature loans at the EFFCU.



ATM DEBIT CARD TRANSACTIONS

Effective 9/29/20, the EFFCU's ATM Debit Card Program will be transferring from a Batch Mode into a Real-Time Mode for all ATM Debit Card transactions.

What is Real-Time ATM Debit Card Transaction Processing?

- ✓ This Real-Time Processing allows the Erie Firefighters FCU to post your cuCheck card authorizations to your account within seconds after they occur.
- ✓ The authorization appears on your account and eliminates the gap between when your transactions are initiated and processed, allowing you to know exactly what your account balance is rather than wondering if a transaction has been deducted from your account.
- ✓ Since your authorizations are posted in real-time, you can contact us immediately if you see unauthorized transactions or fraud on your account.



When do authorization vs. posted transaction amounts differ?

- ✓ Gas station pay-at-the-pump: Gas stations authorize anywhere from \$1.00 to \$75.00 to verify the validity of your card. Once you have finished pumping your gas and they know your purchase amount, they will process the transaction for that amount.
- ✓ Restaurants: Some restaurants authorize the transaction for more than the bill in anticipation of a tip amount being added. They then adjust the transaction to correctly reflect the actual amount of the transaction.
- ✓ Hotels: When checking into a hotel, they may authorize an amount greater than your room charge to cover any incidentals or extra charges. Only the actual amount you are responsible for will be processed after you have checked out.

We are confident this service will improve your financial experience with more convenience and enhanced security.

If you have further questions, please contact the CU Office.