

December '25 – January '26 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 E-mail: firecu@eriefirefightersfcu.com

Annual Meeting is scheduled for Wednesday, May 27th, 2026!

**We would like to invite our members
to attend this year's annual meeting.**



Doors
will open
at 6 PM
at Third
Street
Polish
Falcons

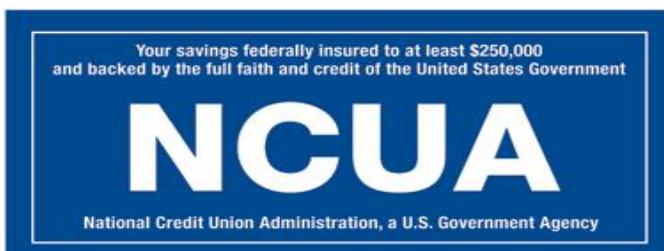
and a brief meeting will take place. Along with cash-door prizes followed by the \$5 buffet dinner.

Any member interested in serving on the CU Board of Directors needs to submit a letter in writing to the Nominating Committee. Please note no nominations for the Board of Directors will be accepted from the floor.

All nominations must be submitted in writing to the credit union, Attention: Nominating Committee, 2 weeks or 10 business days prior to the scheduled Annual Meeting night. This year's deadline is Monday, May 12th, 2026

**Please call in your Dinner Reservations to
the credit union office by May 18th, 2026.**

The \$5.00 per person will be deducted from your account within a few days after the meeting.



See Loan Rate Chart on back...

Assets

As of 12/31/2025:
\$ 9,624,865.06



Dividends

The Board of Directors of the EFFCU declared **Quarterly Dividends at 0.50 %** Annual Percentage Rate / Annual Percentage Yield for all 4 quarters of 2025.

You will also see the Board approved a Bonus Dividend of 60% of the Total Dividends paid to you throughout the year. Please Take Notice: The Quarterly and this Bonus Dividend were paid on every account you have with us.

Share1 must have had a \$100 average balance to receive Dividends, and the other Sub-Shares, Christmas Clubs, and Drafts needed to have \$5 average balance.

Share Draft (Checking) Accts!

The EFFCU has a Real-time Online Home Banking Program AND a Real-time ATM Debit Card Program, which allows you to see **current up-to-the-minute transaction activity** on your account. The EFFCU also has the option for our members to elect to receive **Electronic Statements (E-Stmts).**

Members can set up **User Alerts** to instantly receive a text or email of any activity that was done, which allows you to see and verify dollar amounts. These Alerts are very useful in **stopping FRAUD!**

If you have a high school or college aged child without a checking account, consider **opening a share draft (checking) account with us.**