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Enjoy All Life Has To Offer

SPOTLIGHT  
SUMMER 2022



# Green Loans

## Go Green with a Solar or Electric Loan with Empower Federal Credit Union!

Going green helps lower costs and save money. Our competitive loan rates can help you build equity in your home, reduce energy and fuel costs, and get you into the electric vehicle of your dreams.



### Solar Panel Loan

When you install solar panels on your home, you may see a possible reduction in your home energy bills, while increasing your home's value.

- Competitive Rates
- Add value to your home
- Possible Tax Credits
- Much more!



### Electric Vehicle Loan

Reduce fuel costs while reducing emissions by going green!

- Competitive Rates
- Pre-approval program
- Much more!



### Electric Bicycle Loan

Reduce your carbon emissions and increase your daily activity with an e-bike! Conquer hills like never before, travel farther, with more efficiency.

- Competitive Rates
- Fixed rate, based on certain credit criteria
- Health benefits
- Much more!

Based on certain underwriting criteria. Rates subject to change. Loan approval based on creditworthiness. All loans subject to approval. Rates, terms, and conditions subject to change. Membership eligibility required.

# Brenda Carhart, Interim President/CEO's Message to Members.

Empower Federal Credit Union is committed to helping you achieve financial wellness. Whether you are new to handling your finances, looking to improve your current financial situation, or trying to establish a budget, we are here to help you in your time of need. Our members have access to a variety of financial tools and services that will assist in achieving financial goals. These include loan options, share draft checking account protections, financial counseling, budget plans and a variety of online resources.

Empower offers specialized loans, at a discounted rate, for members who may find themselves in an unfortunate, unplanned situation. We know that emergencies can strike without warning, and we understand that funds may not be available at a moment's notice. Our Household Emergency loan could be a quick remedy. Unfortunately, we all know someone that may have fallen victim to high-interest credit card or personal loans. The Predatory Debt Refinance loans could consolidate those high-interest loans into one lower, discounted rate and reduced payment. We also have members that may need to establish credit in anticipation of a larger loan in the future. The Credit Builder loan is a quick way of establishing a positive payment history.

If you are a first-time home buyer, we offer a variety of products to help you purchase a home, at a competitive rate. Other great

features include a low-down payment, and we accept approved funding sources that may pay your entire closing cost.

We have an abundance of Certified Financial Counselors on staff. Whether you choose to do your business online, over the telephone or in person, we have counselors ready to assist you with one-on-one financial counseling services that include basic money management, creating a spending plan, improving credit score, and how to avoid predatory loans. In addition, we have a highly skilled, proactive Collections Team that is trained to listen to our member's concerns and create solutions that are always in the best interest of the member. It is never too late or too early, to discuss your financial situation.

**"At Empower, our mission is to create lifelong personal financial relationships that positively impact our members' financial lives. No matter where you are in your financial journey, we can help"**



Brenda Carhart  
Interim President/CEO

Over the last several years we have concentrated on enhancing our online resources to help you monitor your financial health –.WE HAVE ADDED FEATURES SUCH AS: My Credit, Loan & Mortgage Calculators, Transaction Data Enrichment (TDE) & Visual Spending Analytics and BALANCE, which are all available online to assist in understanding your financial status. These tools will help in understanding your credit score, how to improve it, calculate payments, track incoming and outgoing transactions, and provide financial education to help manage fiscal matters while making informed decisions about your money.

At Empower, our mission is to create lifelong personal financial relationships that positively impact our members' financial lives. No matter where you are in your financial journey, we can help.

Sincerely,

*Brenda Carhart*

Interim President/CEO











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1 Member Way  
Syracuse, NY 13212

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