

E M FEDERAL CREDIT UNION  
50 W. Iron Ave  
Mesa, Arizona 85210

480-633-4435 \* 480-633-4436 \* 480-633-4395

As an employee of Empire Southwest and its divisions, you are automatically eligible for membership with E M Federal Credit Union. The Credit Union is owned by its members and is not a division of EMPIRE. You may join the Credit Union immediately but you must wait thirty days from your hire date with EMPIRE before you can apply for a loan.

Once you join the Credit Union, your immediate family is also eligible for membership. The E M Federal Credit Union field of membership allows your spouse, children siblings and parents to join the Credit Union. If your spouse opens an account, then their family will also be eligible for membership. Upon completion of your one months of employment, your family members will also be eligible to apply for a loan, assuming one month of continuous employment with their employer.

The Credit Union offers payroll deduction for regular savings and club accounts. Club accounts include: Christmas, Special Savings, and Vacation accounts. We pay a high dividend rate on your savings. We do not offer checking accounts. By becoming a member of the Credit Union you are eligible to join Costco and Sam's Club. We also offer discount coupons for Sea World, as well as access to Get-Away-Today packages, which include packages for Disneyland.

The Credit Union offers several types of loans at very competitive interest rates. You can borrow for new and used vehicles, travel trailers, motorhomes, motorcycles, ATV's and boats. We also offer signature loans and share secured loans. Stop in and talk to us or give us a call if you would like Kelly Blue Book information on a vehicle that you are thinking about buying or selling. We can also give you the names of Fleet Managers at many of the local dealerships. Give us a call for the current rates and terms.

The Credit Union is not equipped to handle real estate, swimming pool, debt consolidation, business or commercial loans.

If you have any questions, regarding the Credit Union and its services, that are not addressed here, please call or stop by between the hours of 8:00 A.M. and 5:00 P.M. As always we are here to help you in anyway we can.