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Westchester Employer Brings Personal Finance Education to the Workplace

Behind every successful corporation is a dedicated team of employees, and Empire City Casino at Yonkers Raceway is no exception. As the largest private employer in the fourth largest city in New York, the casino has nearly 1300 employees. A new initiative is underway to bring personal finance education to the workplace to help employees make better-informed financial decisions.

A few years ago Empire City implemented a wellness initiative to raise awareness, educate and encourage employees to make better choices when it comes to their health. This month, the focus is personal finance with a five-week program that will bring various banking experts on property to speak one-on-one with employees.

"We educate employees and encourage them to take advantage of the very generous benefits offered by Empire City, and we expanded that to focus on health through a wellness initiative," said **Danette Jordan**, director of human resources at Empire City. *"We felt it was equally important to help provide access to information they may need to make decisions about their financial future."*

Five area banks will participate in the financial education initiative over the next five weeks beginning May 6th: Hudson Valley Savings Bank, People's Alliance Federal Credit Union, Ridgewood Savings Bank, US Alliance Federal Credit Union, and Wells Fargo.

Each bank or credit union will address various banking issue areas including the different types of checking and savings accounts, with an emphasis on those with no monthly fees or how to avoid them; information on auto loans and personal loans with low interest rates; credit cards; how free balance transfers work; debt consolidation and more.

Some will offer free financial education seminars and online tools to track spending, create a budget or establish financial goals, and review automatic savings options. Employees will be able to speak directly with banking experts to get information most pertinent to their personal financial circumstances and ask questions in a comfortable and familiar environment.

"Many of our employees still receive paper checks rather than taking advantage of direct deposit," said **Jordan**. *"They unfortunately rely on check cashing facilities and incur exorbitant fees. We hope this will help our employees understand the benefits of banking."*

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