

Great Returns

News for our member owners

October 2019



Choose to bank where you belong.



Holiday Loans

Loans up to \$1,225.00



Holiday Travels

Gifts/Stocking Stuffers

Family get togethers

Ask a Member Service Representative for more details!

ATTENTION

Our Lockport **Drive Thru** will be closed on Saturdays beginning November 2nd 2019

Lobby Hours

Mon - Wed 8:30am - 5:00pm

Thurs - Fri 8:30am - 5:30pm

Sat - 8:30am - 12:00pm

IMPORTANT DATES

Monday, October 14, 2019
Columbus Day - CLOSED

Sunday, November 3, 2019
Daylight Savings Time Ends
(Turn Clocks Back 1 Hour)

Monday, November 11, 2019
Veterans Day - CLOSED

Thursday, November 28th, 2019
Thanksgiving Day - CLOSED

Tuesday, December 24, 2019
Christmas Eve
Closing at 12 Noon

Wednesday, December 25, 2019
Christmas Day - CLOSED

Tuesday, December 31, 2019
New Years Eve
Closing at 12 Noon

Wednesday, January 1, 2020
New Years Day - CLOSED



Stay up to date, check out fun and interesting information by liking us on Facebook!

www.facebook.com/NiagarasChoice

Mobile App



Locations available at:
www.niagaraschoice.org

Stocking Stuffers

Regal Cinemas movie tickets:
\$9.00

Ultimate Regal Movie Pack
2 premiere movie tickets & \$10
concessions gift card:
\$27.00

Delta Sonic car wash: \$12.25

Applebees + Delta Sonic
Combo: TBA



Niagara County Thank A Vet

Niagara's Choice offers a 1% discount on auto and personal loans to all Niagara County Thank A Vet members!

Please be sure to bring your Niagara County Thank A Vet photo ID card.

Niagara's Choice joined the Niagara County Thank A Vet program in 2016. Since starting our loan discount we have funded over 185 loans through the Thank A Vet program.

Our Veteran members combined, have saved over \$30,000 in interest!

For more information visit
www.niagaraschoice.org

Niagara's Choice Accepting College Scholarships

Niagara's Choice Credit Union is offering college-bound high school seniors the opportunity to compete for statewide college scholarships. Scholarships will be awarded ranging from \$250 to \$1,500 and may be used at a two- or four-year accredited educational institution.

Students can take advantage of this opportunity by completing three simple steps:

1. Stop in at any Niagara's Choice branch to request a scholarship application form, or visit niagaraschoice.org to download an electronic application. If the student is not a member of Niagara's Choice, he/she can request a membership packet as well.
2. With one application, a student is eligible to receive a scholarship from either the New York Credit Union Association; Erie-Niagara Credit Union Chapter, or Niagara's Choice.
3. Complete the application form and required essay and obtain the required transcripts, along with the signature of a parent or guardian.
4. Return the completed application and supportive materials to Niagara's Choice no later than January 10th 2020.

There is no fee for submitting an application, but applicants MUST be:

- members of Niagara's Choice Credit Union;
- college-bound high school seniors at the time of application; and
- attending either a two- or four-year accredited educational institution for the first time in the fall of 2020

In early spring, applications will be judged against other submissions statewide. Winners will be announced in May.

For more information about this scholarship program, contact the credit union by calling (716) 284-4110 or email drestaino@niagaraschoice.org



Let Niagara's Choice help you purchase a vehicle from Enterprise Car Sales during the month of October and your first payment will be made for you up to \$250.00*!

**Talk to a member service rep today! (716) 284-4110
Or apply online at niagaraschoice.org**

** Offer valid up to \$250.00 on Enterprise Car Sales vehicles purchases 10/01/19 - 10/31/19 and financed with Niagara's Choice Federal Credit Union. If first payment is greater than \$250.00, member is responsible to pay the remaining amount. This offer cannot be combined with any other offer. Membership and loan approval required.*

Employee Spotlight



Ranisha Litten

Years of Service: 8

Position: Human Resource Generalist

Why do you like working for Niagara's Choice?: I like working at NCFCU because of the people. I truly enjoy serving our employees and being able to put a smile on their faces. I also love working with our members. We have such a diverse member base. It is very enjoyable to learn from our members and assist them with their needs. Being a part of NCFCU has allowed me the opportunity to learn and grow.

Favorite memory at Niagara's Choice: Some of my favorite memories are participating in our community events like the Kenan Center Beer and Wine festival, parade events like Canal Fest and the Peach Fest. However most of all I enjoy working and laughing with my coworkers. Being in a close knit work environment makes coming to work fun and exciting. We are #NCFCUFam !

Your hobbies outside of work?: Some of my hobbies are working at our community garden in LaSalle, LaSalle Vineyard, spending time with my husband, James, and our Sons, Jonathan and David. I also enjoy fellowshiping with my friends from church. Lastly I enjoy singing and laughing. *"A cheerful heart is good medicine, but a crushed spirit dries up the bones."* – Proverbs 17:22

Notice of Abandoned Property

The members listed here have not had any activity and their accounts are considered abandoned under New York state law. We have been unsuccessful in trying to contact them.

According to New York State's Abandoned Property Law, accounts that have had no activity for a period of one year are considered dormant. Accounts that have no activity for three years are considered abandoned. The quarterly posting of dividends is not considered activity according to this law. Consequently, all financial institutions in New York are required to remit abandoned funds to the State of New York Taxation and Finance Department.

If you know how we can reach any of these individuals, please call Denise Morreale at (716) 284-4110 x204.

MAE M PENMAN

JOHN PATRICK

BETTY GIPPS

JOSEPH W BROUNSCHEIDEL

REBECCA L HENSEL

MELISSA SCHWAB

VERNE F HOUT

JEFFREY D BERNHARD

DANIEL J PUSKAS

MICHAEL DOYLE

BONNIE KLAVER

Rate Board

LOAN RATES

New and Used Vehicles
Rates as low as 2.35% APR*
(Terms up to 84 months. Rates are based on credit rating and vehicle year.)

Personal & Signature Loans
Rates as low as 8.00% APR*

Home Equity Line of Credit
Rates as low as 2.75% APR for 12 months

Home Equity Loan
Rates as low as 4.25% APR

All loan rates based on your credit history and the term you choose.

* These rates reflect a .25% APR discount that is applied when payments are made w/AutoPay.

MASTERCARD

Rates range from 8.90% APR to 15.00% APR based on credit history. No Annual Fee.

DEPOSIT RATES*

	RATE	APY
Regular Savings	.10%	.10%
IRA Savings	.15%	.15%
Club Savings	.10%	.10%
Certificates**		
3-Month	.10%	.10%
6-Month	.10%	.10%
12-Month	.10%	.10%
24-Month	.10%	.10%
36-Month	.25%	.25%
48-Month	.50%	.501%
60-Month	.75%	.753%



Rates current as of 10/01/2019 but subject to change relative to market conditions. Call for the most up-to-date rates. Rates have been projected by the Board of Directors based on a forecast of income and available funds to declare a dividend. *Dividend rates compounded daily and credited quarterly to all types of share accounts. A min \$250.00 balance is required on all but Youth accounts to earn a dividend. **Minimum certificate deposit is \$500. Certain penalties apply if funds are withdrawn prior to certificate maturity.

2019-2020 BOARD OF DIRECTORS AND VOLUNTEERS

Margo Hall - President
Paul Montani - Vice President
Mary Smith - Treasurer
Peter Eodice - Secretary
Thomas Culbreth
Anthony Dell'Isola
Denise Dorato
Paul Montani
Paul Roman

COMMITTEE MEMBERS

Joseph Crimi
Michael DelGobbo
Nancy Kasprzak-Whitmore
Sharon Luskin
Scott Medole

BRANCH INFO

MAIN OFFICE*

3619 Packard Road, Niagara Falls
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm
Phone (716) 284-4110

LOCKPORT*

260 West Avenue, Lockport
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm - Lobby Only
Phone (716) 434-4180

N. TONAWANDA*

3577 Niagara Falls Blvd, North Tonawanda
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm - Lobby Only
Phone (716) 693-5140

SAWYER DRIVE*

2131 Sawyer Drive, Wheatfield
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm
Phone (716) 923-1466

NIAGARA FALLS*

900 Main Street, Niagara Falls
Mon-Fri 9:00am - 5:00pm
Phone (716) 284-4110

NF MEMORIAL MEDICAL CENTER

621 10th Street, Niagara Falls
Mon, Wed & Thurs 7:30am - 3:00pm
Tue & Fri 6:30am - 2:00pm
Phone (716) 284-4110

www.niagaraschoice.org
mailbox@niagaraschoice.org

Telephone Banking System
(716) 284-6747 or (716) 284-4110 opt 4

*24 hour walk up or drive thru ATM