

Great Returns

News for our member owners

April 2020



Choose to bank where you belong.

Important Update for Members: COVID-19

To adhere to the government's guidelines of no public groups larger than 10 people, and in an overabundance of caution due to the COVID-19 pandemic, our lobbies are closed to the public.

To support our members during this time, most teller services are available through drive-thru lanes with extended hours.

Select branch lobbies are available by appointment only for loans, new accounts, and member service requests. Teller services are *not* available by appointment.

Please visit our homepage, niagaraschoice.org for the most up to date hours for each location.

Contact us at 716-284-4110 or via email from our website contact us page to make an appointment.

Please remember, there is a multitude of options available for our members to complete their banking including the Niagara's Choice online banking and our mobile app. (continued on page 2)

Sincerely,

A handwritten signature in black ink that reads "Daniel Keleher".

Daniel Keleher, CEO

IMPORTANT DATES

Friday, April 10th 2020
Good Friday - OPEN

Sunday, April 12th 2020
Easter - CLOSED

Monday, May 25th 2020
Memorial Day - CLOSED

Friday, July 3rd 2020
Independence Day
Observed - CLOSED

Saturday, July 4th 2020
Independence 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

page 1 cont.

Online banking allows you to check your balances, transfer money, request a check withdrawal and apply for a loan 24x7.

Phone banking is open 24x7 716-284-4110, option 4.

ATM's are available. Remember we are part of the Co-Op network giving you access to fee-free ATM's. Our website includes an ATM locator on the left-hand side of the home page.

Night deposit service is available at all locations with the deposit boxes being checked multiple times throughout the day during regular business hours.

You can **call the credit union** to transfer balances and we are temporarily waiving the Assisted Transfer by Phone fee.

Please be patient if you call the credit union as we are handling a significantly increased volume of calls.



If you have a loan with us and/or are experiencing a loss of wages due to recent events.

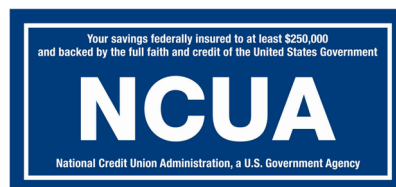
We may be able to help you.

Please visit
niagaraschoice.org/emergency_requests
for more information and to apply.

**Up to two-month deferments
that can be requested***

Emergency Loans may be available*

**Proof of loss of wages may be required*





Hang Those High Interest Rate Cards Out to Dry...with a 5.25% APR* Balance Transfer



No Balance Transfer Fees



Rate available on transfers made between April 1st and June 30th



Rate on these transfers will not increase during the life of the transfer

*APR=Annual Percentage Yield. The APR on all other transactions and balances on your account will remain at the applicable rate in accordance with your credit card agreement. Speak with a Niagara's Choice representative for more details.

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've funded over 230 loans through the Thank A Vet program. Our Veteran members have saved a combined total of over \$30,000 in interest!

For more information visit www.niagaraschoice.org



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 3.75% 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.



Rates current as of 04/01/2020 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.

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% |

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
Pam Wrobel
Paul Roman

COMMITTEE MEMBERS

Joseph Crimi
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