

Great Returns

News for our member owners

JULY 2020



Choose to bank where you belong.

Niagara's Choice Re-Opening Guidelines

For the most up to date hours please visit our website home page niagaraschoice.org

What to Expect:

- Greeters will welcome you at the lobby door. They are there to welcome you, offer hand sanitizer and to answer any questions you may have.
- Face coverings are highly encouraged and recommended. When visiting the teller line or desk, you will be asked to briefly lower your face covering for identification purposes. If you do not wish to do so we will not be able to complete your transaction – by law we must establish and confirm your identity.
- Social distancing markers are placed to create a 6ft distance wherever possible.
- Sneeze shields are in place at our teller lines and desks.
- Employee screenings are taking place each day upon arriving to work for your protection.
- Cleaning will take place between each member. Employees will wipe down their workstation and supplies. Please wait to be called to approach the teller line.
- Appointments to meet with a Member Service Representative are highly encouraged, even in branches whose lobbies are open. There is an extremely limited amount of waiting space.

Please call 716-284-4110 to make one today.

We appreciate your patience and understanding while we reopen under these circumstances. All measures put in place to help keep our employees and members safe are in accordance with NYS Regulations and Guidance.

We value your business and look forward to helping you with your financial needs.

Effective July 1 2020, Regulation CC is changing which impacts how funds are made available to you. Please visit our website for more information. niagaraschoice.org/funds-availability

IMPORTANT DATES

Friday, July 3rd 2020
Independence Day
Observed - CLOSED

Saturday, July 4th 2020
Independence Day
CLOSED

Monday, Sept 7th 2020
Labor 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

Niagara's Choice Charity Golf Outing 2020

Due to the restriction with COVID-19 our Board of Directors have decided to cancel our Annual Golf Outing for 2020.

**You've got
places to be,
we want to
help get you
there.**



**AUTO LOAN
RATES AS
LOW AS
2.10% APR***



***Visit
niagaraschoice.org
for more info**

Since 1953, Niagara's Choice has celebrated, encouraged and supported diversity in our workplace, our membership and in all of our communities. We will continue to actively support diversity, inclusion and basic human rights.

Self Service Options

As we start to resume normal business activities we understand that you may feel hesitant to come into our lobbies. Please be aware that we have many services you can use without having to come in to a branch. Ask us for more details.

- Direct Deposit
- Online Banking
- Mobile App/Mobile Banking
- Remote Deposit Capture
- Debit Cards
- No Fee ATM Network
- Online Loan Applications with DocuSign (electronic) Loan Documents
- Drive Thru Banking
- Night Deposit Box



PRACTICE SOCIAL DISTANCING

Help us keep everyone healthy and safe



**WEAR
A
MASK**

**STAY
6 FEET
APART**





SUMMER PROJECTS?

*We are here
to help!*

🏠 New Lower Rates

🏠 Easy Application
process

HOME IMPROVEMENT LOANS



Federally insured by NCUA

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

Bonnie Klaver
Alisha Raymond
Michael Burns
Mary A Adams
Sophie Boots
Hammad Sikander
Wayne Peters
Barbara J Offen
Madison Keleher

Rate Board

LOAN RATES

New and Used Vehicles
Rates as low as 2.10% 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 2.75% 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 07/01/2020 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	.05%	.05%
IRA Savings	.15%	.15%
Club Savings	.05%	.05%
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