

Great Returns

News for our member owners

OCTOBER 2020



Choose to bank where you belong.

GREAT AUTO LOAN RATES FOR EVERYONE

We are known for our fantastic auto loan rates
(as low as 2.10 APR%*)

NOW THROUGH DECEMBER 31ST NO AUTO LOAN RATE HIGHER THAN 7% APR*

Apply Today!



*APR=Annual Percentage Rate. 2.10% rate includes a .25% discount for autopay. No autopay discount will be available on the 7% special auto rate. Loans are subject to creditworthiness. Available on autos 2013 or newer. Rates are subject to change. Other terms may apply. Credit Union Membership is required. Existing NCFU loans are not eligible for refinancing.

IMPORTANT DATES

Mon. October 12 2020
CLOSED

Wed. November 11 2020
Veteran's Day
CLOSED

Thurs. November 26 2020
Thanksgiving Day
CLOSED

Thurs. December 24 2020
Christmas Eve
Closing at Noon

Fri. December 25 2020
Christmas Day
CLOSED

Sat. December 26 2020
CLOSED

Thurs. December 31 2020
New Years Eve
Closing at Noon

Fri. January 1 2021
New Years Day
CLOSED

Sat. January 2 2021
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

Self Service Options

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
- Drive Thru Banking
- Night Deposit Box

Christmas Club News

Members who have a Christmas Club at the Credit Union will see the balance of the account automatically transfer to their Share Savings Account on October 31, 2020.

If you have questions, please contact any staff member. Deposits may be made to your existing Club Account starting November 1, 2020 for next year.

Plan for next year's shopping now! If you don't have a Club Account, please ask about starting one next time you visit

HOLIDAY LOANS

LOANS UP TO \$1225.00



APPLY
ONLINE

 GIFTS

 STOCKING STUFFERS

 FAMILY GET TOGETHERS



Employee Spotlight



Kim Coutts

Years of Service: 7
Position: Member Service Representative

Why do you like working for Niagara's Choice:
"So many reasons I enjoy my job at Niagara's Choice but, if I had to pick one: people. I enjoy helping my members and working with the wonderful staff at Niagara's Choice."

Favorite memory at Niagara's Choice: *"My favorite memory has to be our outings with the staff. Food truck Tuesdays, and Mystery Trips. The Canal Lock Cruise was one of my favorites memories."*

Your hobbies outside of work: *"Outside of work I enjoy spending time with family & friends. Dining out and the occasional retail therapy trip!"*

5.25% APR*
Fixed Rate
Balance
Transfer

No Balance Transfer Fees

5.25% APR Fixed Rate available on transfers made between 12/1 & 2/28*

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



Stop in to a branch today!

*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.

2020 Virtual Annual Meeting

Due to the on-going pandemic, we will be holding our 2020 Annual Meeting via Zoom.

WHEN: Thursday, October 22nd, 2020, @ 6:00 PM

WHERE: Zoom Video or Audio Call

REGISTER AT NIAGARASCHOICE.ORG



PRACTICE SOCIAL DISTANCING

Help us keep everyone healthy and safe



WEAR
A
MASK

STAY
6 FEET
APART



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 10/01/2020 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

LOCKPORT*

260 West Avenue, Lockport
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00 pm - Drive-Thru Only

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 - Drive-Thru Only,
Lobby by Appointment

SAWYER DRIVE*

2131 Sawyer Drive, Wheatfield
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm

NIAGARA FALLS*

900 Main Street, Niagara Falls
Mon-Fri 9:00am - 5:00pm

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