Great Returns

News for our member owners

OCTOBER 2020

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 NCFCU loans are not eligible for refinancing.



Choose to bank where you belong.

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

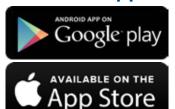
Sat. January 2 2021



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

www.facebook.com/NiagarasChoice

Mobile App





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



Employee Spotlight



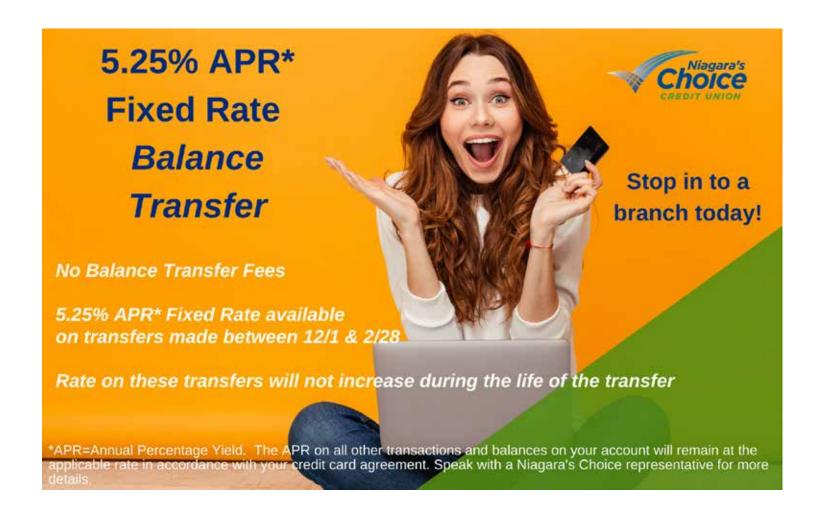
Kim Coutts

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!"



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



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.

MASTERCARD

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

DEPOSIT RATES*	RAIL	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%



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.

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.niagaras**choice**.org mailbox@niagaras**choice**.org

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

*24 hour walk up or drive thru ATM