

Great Returns

News for our member owners

JANUARY 2021



Choose to bank where you belong.

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

Current Cardholders will receive a convenience
check with your next statement!

APPLY
ONLINE

*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. 716-284-4110

IMPORTANT DATES

Fri. January 1 2021
New Years Day
CLOSED

Sat. January 2 2021
CLOSED

Mon. January 18 2021
Martin Luther King, Jr Day
CLOSED

Mon. February 15 2021
President's Day
CLOSED

Fri. April 2 2021
Good Friday
OPEN - Regular Business Hours



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

Interested in a free credit review*?

Please click the link below and fill out the form to request a call!

Calls will be returned in 1-2 business days.

**Telephone Credit Reviews are only available to current members in good standing with a valid email address on file.*

www.niagaraschoice.org/free-credit-review



Annual Member Privacy Policy

Federal law requires us to tell you how we collect, share, and protect your personal information.

Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at

<https://niagaraschoice.org/privacy-policy>

or we will mail you a free copy upon request if you call us at (716) 284-4110.

Branch Information and Hours

Effective 1/1/2021

Main Office - 3619 Packard Rd, Niagara Falls 14303

NT - 3577 Niagara Falls Blvd, North Tonawanda 14120

- *Monday - Friday*
 - Lobby & Drive-thru: 8:30am - 5:00pm
- *Saturday*
 - Lobby & Drive-thru: 8:30am - 12:00pm

Lockport - 260 West Ave, Lockport 14094

- *Monday - Friday*
 - Lobby & Drive-thru: 8:30am - 5:00pm
- *Saturday*
 - Drive-thru: 8:30am - 12:00pm
 - Lobby: CLOSED

Wheatfield - 2131 Sawyer Dr, Wheatfield 14304

- *Monday - Friday*
 - Lobby & Drive-thru: 8:30am - 5:00pm

Niagara Falls - 900 Main St, Niagara Falls 14301

- *Monday - Friday*
 - Lobby & Drive-thru 9:00am - 5:00pm

Memorial - 621 10th St, Niagara Falls 14301

(inside Niagara Falls Memorial Hospital)

- *Closed to the general public*

Dear Members,

2020 has been like no other year in memory. 2020 quickly taught us that we had to find new ways to serve our members. We made it easier to deposit checks, apply for loans along with improving our mobile app and online banking systems. We implemented safety measures to protect our members, and employees, to continue using our lobbies to bank with us. Financially we worked to help our membership by lowering loan rates and provided help to those that needed some extra flexibility.

On behalf of the Board of Directors, and every employee, thank you for choosing to bank where you belong and support your credit union during this challenging year.

From our family to yours, we wish you a happy, healthy, and prosperous New Year!

Sincerely,

A handwritten signature in dark ink, appearing to read 'Dail Keleher'.

Daniel Keleher, CEO

Employee Spotlight

Shawn Kilroy



Years of Service: 7
Position: Custodian

Why do you like working for Niagara's Choice: I like the friendly environment, and comfortable atmosphere. The flexibility of the job works for my schedule.

Favorite memory at Niagara's Choice: My family's favorite memory was the day I had to clean around a large number of shoes left under desks. When I arrived home I said "it's like a Nordstrom Rack in there!" They laughed!

Your hobbies outside of work: Going to the movies with my son, visiting my daughter and granddaughters in Saratoga Springs, going for walks, and reading spy thrillers.

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 7.00% 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*	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%



Rates current as of 1/01/2021 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.

2020-2021 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 - Fri 8:30am - 5:00pm
Sat 8:30am - 12:00pm

LOCKPORT*

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

N. TONAWANDA*

3577 Niagara Falls Blvd, North Tonawanda
Mon - Fri 8:30am - 5:00pm
Sat 8:30am - 12:00pm

SAWYER DRIVE*

2131 Sawyer Drive, Wheatfield
Mon - Fri 8:30am - 5:00pm

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