

Great Returns

News for our member owners

APRIL 2021



Choose to bank where you belong.

SPRING HOME EQUITY LOAN SPECIAL

Rates as low as 2.75% APR* through June 30th

- 10 YEAR TERM - FIXED RATE
- USE FOR HOME IMPROVEMENTS, LARGE PURCHASES, CONSOLIDATE DEBT
- NO CLOSING COSTS FOR LOANS OVER \$15,000**



*APR=Annual Percentage Yield. Other rates and terms may apply. Loans are subject to creditworthiness. Credit union membership required. Approval for financing is subject to lending guidelines and credit qualifications. Must be primary residence and first lien position. Maximum LTV is 50%.

**Loan must be open for 3 years to avoid closing costs.



CLICK HERE FOR MORE INFO

IMPORTANT DATES

Friday, April 2nd 2021
Good Friday
OPEN

Sunday, April 4th 2021
Easter
CLOSED

Monday, May 31st 2021
Memorial Day
CLOSED

Sunday, July 4th 2021
Independence Day
CLOSED

Monday, July 5th 2021
Independence Day OBSERVED
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

SAVE THE DATE

Niagara's Choice
Annual Charity Golf
Outing

WHEN:

August 16th 2021

WHERE:

Niagara Frontier Golf Club

More Details to Come!



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](http://www.niagaraschoice.org/free-credit-review)

Going out of Town with your Credit or Debit Card in your Wallet?

Whenever you travel
and plan to use your
Credit or Debit Card,
please notify us. We will
input the dates you will
be away to prevent any
erroneous fraud alerts
that may cause you
inconvenience while
trying to use your card.

Call us at (716) 284-4110

ATTENTION MEMBERS:

Effective April 15, 2021 Niagara's Choice debit cards can no longer be used as payment for vehicle rentals. This may affect equipment and other rentals as well. Our regular MasterCard credit card can still be used for these services.

We are sorry for any inconvenience this may cause.

****NOW EXTENDED THROUGH 2021****

GREAT AUTO LOAN RATES FOR EVERYONE

We are known for our fantastic auto loan rates (as low
as 2.10 APR%*) but now through the end of 2021

**NO AUTO LOAN RATE HIGHER
THAN 7% APR***

Apply Online or In Branch 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 2014 or newer. Rates are subject to change. Other terms may apply. Credit Union Membership is required. Existing NCFCU loans are not eligible for refinancing.

Employee Spotlight

Beth Welch



Years of Service: 7
Position: Executive Vice President

Why do you like working for Niagara's Choice: I love that our staff is small enough that you get to know everyone and make connections on a personal level. Niagara's Choice is a great place to work because we support a work/life balance. I also enjoy the close relationships we foster with our members.

Favorite memory at Niagara's Choice: The pandemic has been really tough for everyone, especially our employees that unexpectedly had to transition to working from home. One of my favorite memories is when I dressed up as the Easter Bunny in 2020 and we surprised our branches and work from home employees to spread some cheer and stay connected.

Your hobbies outside of work: Outside of work I enjoy camping, hiking and spending time with my friends and family. One of my favorite hobbies is going out to dinner with my friends to great restaurants in the area. I love food!

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 4/01/2021 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