

Great Returns

News for our member owners

JULY 2021



Choose to bank where you belong.

**LOWER
RATES!**

**THE REAL ESTATE MARKET
IS HOT! TAP INTO THE
VALUE OF YOUR HOUSE
WITH A
HOME EQUITY
LINE OF CREDIT FROM
NIAGARA'S CHOICE!**



**1.75%
APR***

**12 MONTH
INTRODUCTORY RATE!**

*Annual Percentage Rate. *Rates for a Home Equity Line of Credit are as low as Prime plus 0%. The rate using the current index plus margin would be as low as 4.00%, which is the lowest rate allowed. Actual rate is determined based on credit worthiness. Rates apply to loans up to an 85% Combined Loan-to-Value ratio (CLTV) with a 30 year repayment term. APR is variable based on the Prime rate published in the Wall Street Journal. Prime rate as of 3/17/2020 is 3.25%. Interest and payments adjust monthly, when prime rate is lower and quarterly, when prime rate is increases. There is an 15% lifetime cap. A 15 year draw period is included in the 30 year repayment term. For members whose owner occupied, 1-4 family, primary residence is located in, or surrounding Niagara County.

**Additional Restrictions apply for the Promo rate of 1.75% fixed for 12-months.

STANDARD RULES APPLY

IMPORTANT DATES

Sunday, July 4th 2021

*Independence Day
CLOSED*

Monday, July 5th 2021

*Independence Day OBSERVED
CLOSED*

Monday, August 16th 2021

Annual Charity Golf Outing

Monday, September 6th 2021

Labor Day - CLOSED

Monday, October 11th 2021

*Columbus Day/Indigenous
Peoples Day CLOSED*

Thursday, October 21st 2021

Virtual Annual Meeting



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 Annual Charity Golf Outing

WHEN:

August 16th 2021
12:00 PM

WHERE:

Niagara Frontier Golf Club

Visit:

niagaraschoice.org/golf2021
to register



WE UPGRADED OUR TELEPHONE BANKING SYSTEM!

We are excited to announce that our new telephone banking system is now available.

When dialing in, please listen carefully as a few of the options have changed.



ATTENTION MEMBERS:

Effective July 1, 2021 our Online Banking will no longer be supported by Internet Explorer.

We recommend using Google Chrome or Microsoft Edge.

We are sorry for any inconvenience this may cause.

SPRING INTO HOME IMPROVEMENTS!

Home Equity Loan Rates as
low as 2.75% APR*

- 10 YEAR TERM
- FIXED RATE
- UP TO 50% LOAN TO VALUE
- NO CLOSING COSTS IF LOAN IS OPEN FOR 3 OR MORE YEARS
- MUST BE FIRST LIEN POSITION
- USE FOR HOME IMPROVEMENTS, LARGE PURCHASES, CONSOLIDATE CREDIT
- MAY 1ST THROUGH JUNE 30TH



- 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.



5.25% APR* Fixed Rate Credit Card Balance Transfer



**APPLY
NOW**

- No Balance Transfer Fees
- 5.25% APR* Fixed Rate available on transfers made between July 1st and September 30th, 2021
- Rate on these transfers will not increase during the life of the transfer

*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 NCFCU representative for more details.

Employee Spotlight

Jennifer Seward

Years of Service: 7
Position: Teller



Why do you like working for Niagara's Choice: I'm a people person and love having conversation with everyone. I like to talk to my members and get to know them personally and building a relationship.

Favorite memory at Niagara's Choice: Doing volunteer work at the fair with other employees and the Kenan Center event.

Your hobbies outside of work: Taking walks with my family and hanging out with my kids and grandchildren.

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

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 1.75% 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 7/01/2021 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. ***Additional restrictions apply for the 12-month 1.75% fixed Introductory rate.