

Great Returns

News for our member owners

April 2022



Choose to bank where you belong.

IMPORTANT DATES

Fri. April 15 2022
Good Friday
OPEN

Mon. May 30 2022
Memorial Day
CLOSED

Mon. June 20 2022
Juneteenth
CLOSED

Mon. July 4 2022
Independence Day
CLOSED



Apply HERE

Design Your Dream Home

**Home Equity
Loan**

2.75% APR*

**Home Equity
Line of Credit**

**1.75% APR
for 12 months****

*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.

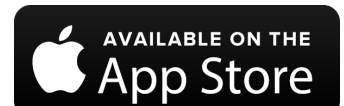
** Additional restrictions apply for the 12-month 1.75% Fixed Introductory rate



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



Children ages 0-12

Membership perks:

- Membership Card
- Access to Dollar Dog online
- Fun games and activities

Ask a member service rep today!



Refer A Friend

**Refer a new member and
you will both get \$10!***



*\$10 will be in the form of a deposit to each account. The new account must remain open for 6 months or a \$10 processing fee will be charged.

Employee Spotlight

Jackie Krol

**Years of Service: 6
Position: VP of Lending**



Why do you like working for Niagara's Choice:
NCFCU fosters an environment that allows me the ability to listen to suggestions and create efficiencies that not only are beneficial for our members and the community but also provides support for my colleagues. My goal is to provide financial advocacy from birth through late adulthood.

Favorite memory at Niagara's Choice:
I really enjoy all the community events like the annual dinner, volunteering with Habitat for Humanity and member appreciation events.

Your hobbies outside of work: *Traveling and spending time with my husband and daughter. Most recently we enjoyed our honeymoon on the island of Moorea in French Polynesia.*

5.25% APR* Fixed Rate Credit Card Balance Transfer

NOW EXTENDED THROUGH APRIL 30TH



No Balance Transfer Fees



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



5.25% APR* Fixed Rate available on transfers made now - April 31



*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.







Auto & Motorcycle Rates as low as 1.74% APR*

*APR=Annual Percentage Rate. 1.74% rate not eligible for thank-a-vet or autopay discounts. Loans are subject to creditworthiness. Available on autos and motorcycles 2021 or newer. Valid until 12/31/2022. Rates are subject to change. Other terms may apply. Credit Union Membership is required.

Apply **HERE**



Rate Board

LOAN RATES

New and Used Vehicles
Rates as low as 1.74% 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.



Rates current as of 04/01/2022 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.

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%

2021-2022 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