

Great Returns

News for our member owners

JULY 2022



Choose to bank where you belong.

IMPORTANT DATES

Mon. July 4th 2022

Independence Day
CLOSED

Mon. August 15th 2022

Annual Charity Golf Outing

Mon. September 5 2022

Labor Day
CLOSED

Mon. October 10 2022

Indigenous Peoples Day/
Columbus Day
CLOSED

HIT THE ROAD!

*RV Loans as low
as 5.25% APR**



GET ON THE WATER!

*Sports Craft
& Boat Loans as
low as 4.60% APR**



APPLY HERE

*APR = Annual Percentage Rate. Membership required. Member account must be in good standing. Rates are subject to change and are based on individual's credit score history and term of loan. Rates include 0.25% auto payment discount.



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

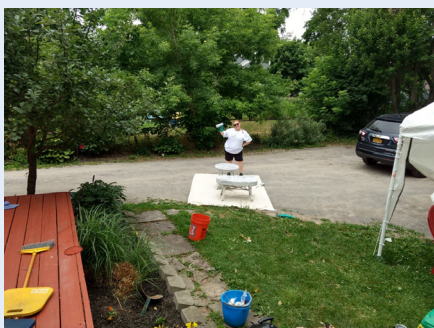
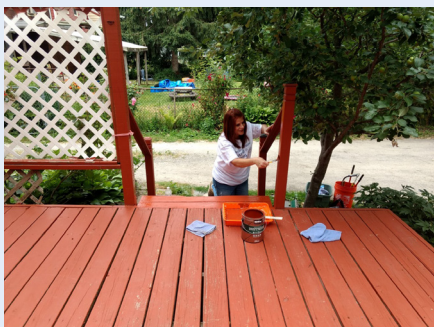
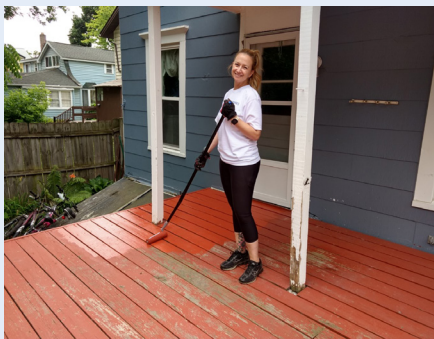
www.facebook.com/NiagarasChoice

Mobile App



Locations available at:
www.niagaraschoice.org

Niagara's Choice Staff at United Way Day of Caring



Employee Spotlight

Melanie McCune

Years of Service: 6

Position: *Assistant Lending Manager*



Why do you like working for Niagara's Choice:

"I was hired at a great time, the credit union has grown in the last 6 years. I love being able to really help our members and feel like I can make a difference in their financial lives. There is such a family oriented atmosphere which has allowed me to not miss important events like moving up day or chaperoning field trips for my kids."

Favorite memory at Niagara's Choice:

"I love all the events we do outside of work. A family picnic in the summer, Bison's games, helping with the Habitat for Humanity and annual "mystery trips" to name a few."

Your hobbies outside of work:

"My teenage sons keep me busy with baseball in the summer, and hockey in the winter. We rescued a Covid puppy in March 2021, she has been the crazy addition we needed in our family. I love crocheting and baking, I bring in treats for my team as often as I can."

Annual Charity Golf Outing

August 15th, 2022

Niagara Frontier Country Club
12:00 PM Shotgun Start

Proceeds of this
event will support:



**REGISTER OR DONATE:
CLICK HERE**







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 8.00% APR*

Home Equity Line of Credit
Rates as low as 1.75% APR*** for 12 months

Home Equity Loan
Rates as low as 3.10% 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 07/01/2022 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