

COMMUNITY CRAFT SHOW



June 3rd, 2023



Location: Frontier Volunteer Fire CO

Time: 10:00am - 3:00pm

Table Rental: \$20.00

Proceeds will be donated to Frontier
Volunteer Fire Company

**If you are interested in being a vendor reach out to
us at Marketing@niagaraschoice.org**



Important Dates

May 29, 2023

Memorial Day

June 3rd, 2023

*Community Craft Show
Liberty Drive, Niagara Falls
10am until 3pm*

June 19, 2023

Juneteenth Holiday

July 4, 2023

Independence Day

Share Certificate Special

3.75% APY*

- 12 month term
- \$500 minimum deposit
- Federally Insured up to \$250,000

Open your certificate today!

Federally Insured by NCUA



*APY-Annual Percentage Yield. Subsequent deposits are not allowed during the certificate term. No maximum purchase amount. Dividends compounded and credited to share account quarterly. Share Certificate is not renewable. Early withdrawal penalties may apply. NCFCU membership is required. Offer subject to change without notice and may end at any time.

Mobile App



SHARE SECURED LOANS AS LOW AS 1.05% APR*

- BORROW AGAINST YOUR OWN MONEY AND SAVE!
- LOANS UP TO \$100,000
- TERMS UP TO 60 MONTHS
- STILL EARN DIVIDENDS ON YOUR FUNDS
- USE FOR ANYTHING - ASK FOR DETAILS!

*APR = ANNUAL PERCENTAGE YIELD. TERMS AND CONDITIONS APPLY.
FEDERALLY INSURED BY NCUA. EQUAL HOUSING LENDER. RATES SUBJECT TO CHANGE AT ANY TIME.



CPR COURSE 2023

SPRING HOME PROJECTS? LET US HELP!

WE HAVE GREAT RATES ON HOME EQUITY LOANS

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

Loans are subject to creditworthiness. Credit union membership required. Approval for financing is subject to lending guidelines and credit qualifications. Must be primary residence. **Loan must be open for 3 years to avoid closing costs.



Branch Info

Main Office

3619 Packard Rd, Niagara Falls
Mon-Fri 8:30am-5:00pm
Sat 8:30am - 12:00pm

Lockport

260 West Avenue
8:30am-5:00pm
Sat 8:30am -12:00pm
(drive thru only)

North Tonawanda

3577 Niagara Falls, Blvd
8:30am - 5:00pm
Sat 8:30am-12:00pm

Wheatfield

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

Niagara Falls

900 Main St
Mon-Fri 9:00am - 5:00pm

NFMMC

621 10th Street, Niagara Falls
Mon-Fri 8:00am - 4:00pm
(closed 12-12:30pm for lunch)

Contact Us:

Phone 716.284.4110
www.niagaraschoice.org
mailbox@niagaraschoice.org

Telephone Banking

716.284.6747 or
716.284.4110 option 4

24 Hour walk up or drive thru ATM
available at all locations



Great Returns

Current Rates

Loans

New and Used Vehicles

Rates as low as 5.20% APR*
(Terms up to 84 months)

Share Secured

Rates as low as 1.05% APR*
(Terms up to 60 months)
Promotional rate subject to change

Overdraft Line of Credit

Rates as low as Prime + 8.50% APR*

Personal and Signature Loans

Rates as low as 10.80% APR*
(Terms up to 60 months)

Mobile Home

Rates as low as 7.15% APR*
(Terms up to 180 months)

MasterCard Credit Card

Rates as low as 8.90% APR

Home Equity Loan

Rates as low as 5.55% APR**
(Terms up to 180 months)

Home Equity Line of Credit

Rates as low as Prime + 0% APR**

12 Month Introductory HELOC

Introductory Rate 1.75%APR for 12 months**

All loan rates based on credit history and term you choose.

*These rates reflect a .25% APR discount that is applied when payments are made with auto pay.

**Other terms may apply.

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	3.682%*	3.75%*
24-month	.10%	.10%
36-month	.25%	.25%
48-month	.50%	.501%
60-month	.75%	.753%

*Promotional rate. Subject to change at any time.

2023 Board of Directors

Margo Hall – President
Paul Montani – Vice President
Mary Smith – Treasurer
Peter Eodice – Secretary
Joseph Crimi
Thomas Culbreth
Anythony Dell'Isola
Denise Dorato
Paul Roman
Pam Wrobel

Committee Members

Nancy Kasprzak-Whitmore
Scott Medole

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency

May 2023

niagaraschoice.org