



# Great Returns



TO CELEBRATE OUR 70TH ANNIVERSARY, WE ARE HIDING 70 WALLETS BETWEEN NIAGARA & ERIE COUNTY  
IF YOU FIND A WALLET- STOP INTO ANY BRANCH TO RECEIVE \$70.00 IN YOUR ACCOUNT



MAKE SURE TO CHECK OUT OUR FACEBOOK PAGE FOR CLUES!

Expires 12/31/2023  
Limit one per person  
Must be 18+ to claim prize  
Must have a Niagara's Choice Account (in good standing)  
Open to new & existing members (eligibility may apply)

## Important Dates

**Monday Sept. 4th, 2023**

Labor Day  
CLOSED

**Monday Oct. 9th, 2023**

Columbus Day  
CLOSED



## Mobile App



## LIMITED OFFER Share Certificate Special



- Available until 9/30/23
- 12 month term
- \$500 minimum deposit
- Federally Insured up to \$250,000

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.  
[niagaraschoice.org](http://niagaraschoice.org)



August 2023

[niagaraschoice.org](http://niagaraschoice.org)



# Employee Spotlight



## Anna Eodice

**Years of Service: 7**

**Position: Branch  
Manager**



**Why do you like working for Niagara's  
Choice:**

*"I am honored to work with such an amazing group of people. We all work together as a team and support and help each other become better at what we do. I am honored to lead a team of two offices that provide services to our members. I love that we are able to educate our members on how to build good credit and save money. I also enjoy celebrating a major milestone, buying a new car, a new home, remodeling a current home, welcoming a new member into the family or preparing for retirement. Whatever the situation is, I am proud to be part of a team that is able to help our members meet those needs."*

**Favorite Memory at Niagara's Choice:**

*"Some of my favorite memories are participating in our community volunteer programs such as United Way of caring and Habitat for Humanity. It is such a great feeling to give back to the community in which I live and work. Pre Covid-Scholarship Dinner was always a favorite. Recognizing our young members for being outstanding students and helping them become even better adults."*

**Your hobbies outside of work:**

*"Spending time with my family and people I love and all our fur babies. Attending my granddaughter's soccer & baseball games & my niece's Lacrosse games. (GO FALCON'S). I love the outdoors, camping, hiking, kayaking and gardening. I am a BIG sports fan, and you may catch me at local games whenever my schedule allows. LET'S GO BANDITS! GO BILLS! GO SABRES! GO BISON'S!"*



## Current Rates

### Loans

#### New and Used Vehicles

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

#### Shared Secured

Rates as low as Share Account Rate + 1.00% APR\*  
(Terms up to 60 months)

\*Promotional rate subject to change\*

#### Personal and Signature Loans

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

#### 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\*

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

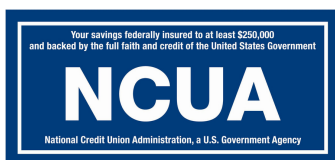
\*These rates reflect a .25% APR discount that is applied when payments are made with auto pay.

### Mastercard

Rates range from 8.90% APR to 15.00% APR based on credit history. No Annual Fee.

### Deposit Rates\*

	Rate	APY
<b>Regular Savings</b>	.05%	.05%
<b>IRA Savings</b>	.15%	.15%
<b>Club Savings</b>	.05%	.05%
<b>Certificates**</b>		
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%



## 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 8:30am - 5:00pm

### NFMMC

621 10th Street, Niagara Falls  
Mon-Fri 7:30am - 4:00pm

### Contact Us:

Phone 716.284.4110  
[www.niagarschoice.org](http://www.niagarschoice.org)  
[mailbox@niagarschoice.org](mailto:mailbox@niagarschoice.org)

### Telephone Banking

716.284.6747 or  
716.284.4110 option 4

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

## 2023 Board Directors

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

Nancy Kasprzak-Whitmore  
Scott Medole



**Great Returns**

## **Notice of Abandoned Property**

The members listed here have not had any activity and their accounts are considered abandoned under New York State law. We have been unsuccessful in trying to contact them.

According to New York State's Abandoned Property Law, accounts that have had no activity for a period of one year are considered dormant. Accounts that have no activity for three years are considered abandoned.

The quarterly posting of dividends is not considered activity according to this law. Consequently, all financial institutions in New York are required to remit abandoned funds to the State of New York Taxation and Finance Department.

If you know how to we can reach any of these individuals, please call Denise Morreale at (716) 284-4110 x204

**Lauren Buchalski**

**Cole Piper**

**Carol Stott**

**Ralph Conley**

**Lawrence Weibert**