

Great Returns

News for our member owners

January 2022



Choose to bank where you belong.

CUT UP YOUR HIGH INTEREST CARDS



5.25% APR* Fixed Rate Credit Card Balance Transfer



- No Balance Transfer Fees
- 5.25% APR* Fixed Rate available on transfers made between January 1st and March 31st
- 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.*

APPLY HERE

IMPORTANT DATES

Sat. January 1 2022

New Years Day
CLOSED

Mon. January 17 2022

Martin Luther King, JR Day
CLOSED

Mon. February 21 2022

Presidents Day
CLOSED

Fri. April 15 2022

Good Friday
OPEN



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

Annual Member Privacy Policy

Federal law requires us to tell you how we collect, share, and protect your personal information.

Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at

<https://niagaraschoice.org/privacy-policy>

or we will mail you a free copy upon request if you call us at (716) 284-4110.



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.

LIMITED TIME

ENDS 1/31/22!



AUTO & MOTORCYCLE RATES AS LOW AS

1.74% APR*

Apply online HERE

*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 01/31/2022. Rates are subject to change. Other terms may apply. Credit Union Membership is required.

Bill Pay Conversion

On Monday Jan. 24th thru Tuesday Jan 25th, Niagara's Choice FCU will be upgrading our Bill Pay service to better serve our members. During the conversion, member Bill Pay access will be in a "view only" status. No payments or payees will be added or authorized during this time-frame. Please account for this and ensure payments and payees are entered before Jan. 24th. Once conversion is complete and the new Bill Pay is live, we will post a message informing our members.

If you have any questions concerning this you may reach out to your local branch, call 716-284-4110 or email us at mailbox@niagaraschoice.org

Employee Spotlight

Dan Keleher

Years of Service: 7
Position: CEO



Why do you like working for Niagara's Choice: *I love working for Niagara's Choice because we get to make a difference. It could be a member buying their first car, a new house or showing them how they can save money to accomplish their goals. We also make a difference in our employee's lives. Family is our first priority and we make sure our employees know that. That's pretty awesome to me.*

Favorite memory at Niagara's Choice: *There are many in the running but if I have to pick one I'm going to say when we did the "Slasher" promotion. It was a very different promotion (to say the least), done completely in-house and the reaction we received was fantastic. It was a total blast to do and surpasses the time someone kicked their shoe at me!*

Your hobbies outside of work: *Cars, traveling and working around the house. I have a '76 Corvette and a 1969 Dune Buggy. My traveling goals are to get to all 50 states, visit Japan again and make it to Poland, Germany and China. I like home projects because of the satisfaction you get from doing the work yourself.*

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.



Rates current as of 01/01/2022 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 - Fri 7:30am - 4:00pm
Closed for lunch daily 12:00pm - 12:30pm

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