

Great Returns

News for our member owners

April 2019



Choose to bank where you belong.

IMPORTANT DATES

Saturday, April 13th, 2019
Annual Meeting & Dinner
Frontier Fire Hall

Sunday, April 14th, 2019
Brunch with the Easter Bunny
Frontier Fire Hall

Monday, May 27th, 2019
Memorial Day - CLOSED

Thursday, July 4th, 2019
Independence Day - CLOSED

Wed. July 31st - Sun. August 4th
Niagara County Fair
Check out our booth!

Monday, August 19th
6th Annual Charity Golf Outing
Niagara Frontier Golf Club



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

Spring into a New Car

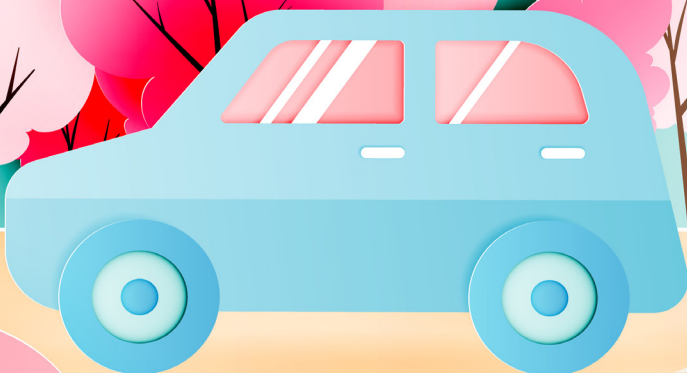
Get pre-approved
BEFORE you shop!

**RATES AS LOW AS
2.35% APR***

Lower your monthly car payment
by switching to Niagara's Choice!

Stop in or call (716) 284-4110 TODAY

Apply Online at
www.niagaraschoice.org



*APR=Annual Percentage Rate. Loan Eligibility and membership required. Existing members must be in good standing. Current Niagara's Choice Loans are not eligible for refinancing. Your vehicle may impact the rate granted. Credit terms vary based on individual applicant's credit worthiness. Standard underwriting guidelines apply.



Need to Review your
Auto/Homeowners Policies?

You have access to a
preferred rate through the
Travelers Benefits Plus auto
and homeowners insurance
program, tailored for
Niagara's Choice Credit Union
members!

You don't have to wait until
your auto/home policies
renew.

Call Scott Medole,
our partner at the
Emerling Agency,
for a free rate quote to see if
you can start saving money
today!

Call Scott at (716) 932-3004



6th Annual Charity Golf Outing

When:

Monday August 19th
11am Start

Where:

Niagara Frontier
Country Club
Youngstown, NY

More details to follow!

**MARK YOUR
CALENDARS**

66th Annual Meeting & Dinner

Saturday April 13th 2019
6:00pm

**Frontier Fire Hall
2176 Liberty Drive
Niagara Falls NY**

Tickets are available in our branches
for \$10.00 each!

*We are NOT able
to sell tickets at the door.*



**Brunch
with the
Easter Bunny**

**Sunday, April 14th 2019
11:00 am to 1:00 pm**

***NEW LOCATION*
Frontier Volunteer Fire Hall
2176 Liberty Drive
Niagara Falls, NY**

**Join us for entertainment, fun and
a visit by the Easter Bunny!**

Reservations required to participate.

Employee Spotlight



Asha Parker
Years of Service: 10
Position: Teller

Why do you like working for Niagara's Choice?: I consider myself to be a people person and I enjoy being able to interact and help people in anyway I can even if it means going the extra mile to make someone's day. Being a teller gives me an opportunity to do just that.

Favorite memory at Niagara's Choice: When I was recognized for my good customer service in an award winning scholarship essay written by a college bound member. It made me feel good that I made an impact on her life without even knowing I had done so.

Your hobbies outside of work?: I enjoy being with family and friends. Also, traveling every chance I get.



Colleen Dolan
Years of Service: 10
Position: Staff Accountant

Why do you like working for Niagara's Choice?: I work with an amazing group of people. Everyone from management all the way down the line brings something unique and valuable to the credit union. I am very fortunate to be amongst such a great group of people.

Favorite memory at Niagara's Choice: My favorite memories at Niagara's Choice have to be our pumpkin carving and gingerbread house competitions. I have so much fun seeing what everyone comes up with.

Your hobbies outside of work?: Outside of work I am still pretty busy, but I enjoy spending time with my family, especially my husband Chris, and five children Kayla, Novalei, Tony, Marisha, and Lexi!



Thank A Vet

Niagara's Choice offers a 1% discount on auto and personal loans to all Niagara County Thank A Vet members!

Please be sure to bring your Niagara County Thank A Vet photo ID card.

Niagara's Choice joined the Niagara County Thank A Vet program in 2016. Since starting our loan discount we have funded 185 loans through the Thank A Vet program. Our Veteran members combined, have saved over \$30,000 in interest!

For more information visit www.niagaraschoice.org

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

Sara R Bergersen

Arnold R Bergersen

Rate Board

LOAN RATES

New and Used Vehicles
Rates as low as 2.35% 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 2.75% APR for 12 months

Home Equity Loan
Rates as low as 4.00% 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 04/01/2019 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.

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%

2018-2019 BOARD OF DIRECTORS AND VOLUNTEERS

Gerard Petito - President
Margo Hall - Vice President
Mary Smith - Treasurer
Peter Eodice - Secretary
Thomas Culbreth
Anthony Dell'Isola
Denise Dorato
Paul Montani
Paul Roman

COMMITTEE MEMBERS

Joseph Crimi
Michael DelGobbo
Nancy Kasprzak-Whitmore
Sharon Luskin
Scott Medole

BRANCH INFO

MAIN OFFICE*

3619 Packard Road, Niagara Falls
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm
Phone (716) 284-4110

LOCKPORT*

260 West Avenue, Lockport
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm
Phone (716) 434-4180

N. TONAWANDA*

3577 Niagara Falls Blvd, North Tonawanda
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Sat 8:30am - 12:00pm
Phone (716) 693-5140

SAWYER DRIVE*

2131 Sawyer Drive, Wheatfield
Mon - Wed 8:30am - 5:00pm
Thurs - Fri 8:30am - 5:30pm
Phone (716) 923-1466

NIAGARA FALLS*

900 Main Street, Niagara Falls
Mon-Fri 9:00am - 5:00pm
Phone (716) 284-4110

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