

Great Returns

News for our member owners

April 2015



Choose to bank where you belong.



What was the python's favorite
part of his credit union?
-His sssavings account

We want all of our kids to love their savings accounts too.
Enter our drawing to win a year-long family pass to the Buffalo Zoo.

(See page 3 for more details)

IMPORTANT DATES

Saturday, April 25, 2015
Annual Meeting & Dinner

Monday, May 25, 2015
Memorial Day - CLOSED

Saturday, July 4, 2015
Independence Day - CLOSED

Tuesday, July 21, 2015
Canal Fest Parade

Wednesday, August 5 - 9, 2015
Niagara County Fair

Sunday, August 23, 2015
Wheatfield Family Picnic

Tuesday, August 25, 2015
Annual Charity Golf Outing



2nd Annual Benefit Golf Outing

Tuesday, August 25th, 2015

Cookout Lunch & Hickory Stick BBQ Dinner

(Mark your calendars! More information to follow)



This Spring, Give Your Wallet a Break.

Two-Day Sale
April 9 - 10, 2015
11 a.m. - 5 p.m.

Get rates as low as 0.25% APR.¹

Upon used vehicle purchase from Enterprise Car Sales.



Visit niagaraschoice.org or call 716 284-4110 to get pre-approved today.

For details, contact Enterprise Car Sales at 716 636-6000 or
preview our great selection of quality used vehicles at
enterprisecarsales.com/rocbuf

Event location:

Niagara's Choice CU - North Tonawanda Branch
3577 Niagara Falls Blvd., North Tonawanda, NY 14120



¹APR=Annual Percentage Rate. Receive 1.00% APR off for terms up to 60 months and loans up to \$20,000. Get 0.50% APR off for terms over 60 months or loans over \$20,000. This is a buy down rate offer. The amount of the buy down will not affect the price of the vehicle. Financing for qualified Niagara's Choice Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales inventory in the Buffalo, Rochester, & Syracuse locations. Offer valid only on Enterprise vehicles purchased 4/9/15 - 4/10/15. This offer cannot be combined with any other offer. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. The "e" logo, Enterprise and "Haggle-free buying. Worry-free ownership" are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2015 Enterprise Car Sales. F04740.8.25x2.5 Ad 3/15 KD

Mark your Calendars for the 62nd Annual Meeting & Dinner

Our 62nd Annual Meeting and Dinner will be held on Saturday, April 25, 2015 at the Frontier Fire Hall, 2176 Liberty Drive, Niagara Falls.

Dinner, catered by The Como, will be served at 6:00 PM; followed by the business meeting and a drawing for prizes. Tickets are available in our branches for \$12.00 each. Tickets will NOT be sold at the door.

Going out of Town with your Credit or Debit Card in your Wallet?

Whenever you travel and plan to use your Credit or Debit Card, please notify us. We will input the dates you will be away to prevent any erroneous fraud alerts that may cause you inconvenience while trying to use your card.

Be Alert To Various Scams

ALWAYS BE CAUTIOUS WHEN DEALING WITH CONTACTS ON THE INTERNET AND DON'T HESITATE TO ASK QUESTIONS

There are numerous scams that continue to occur, all with a different twist.

Please be aware of how scammers attempt to gather our personal information. Below are some examples, but scam situations are not limited to these:

-- Telephone Scams: NEVER give anyone personal information; account or social security numbers, etc., over the phone.

If you call the credit union to talk about your account, we may ask to verify your social security number or other information to make sure we are talking to the right person. Remember, you called us, and know it's a representative of your credit union.

-- Contest Winners: If you did not enter a contest or lottery, you CANNOT win. Crooks try to entice us by offering cash or prize gifts. Scammers ask you to send them money (by wire, check, money order; even cash) to claim your 'prize'. That's why they advise you "don't tell anyone about this".

-- Phishing Emails and Phone Calls: Emails or calls may look or sound like they are from contacts you may know or do business with; but you are asked to click on a link or provide personal information. Just don't click on the link and delete the email; or hang up on the call.

-- IRS Scams: Calls are being made by individuals identifying themselves as employees of the IRS. They state if taxes are not paid, "you will do jail time". Many folks have provided credit or debit card information to 'clear up the matter'; and once they have that information, the sky is the limit for fraud

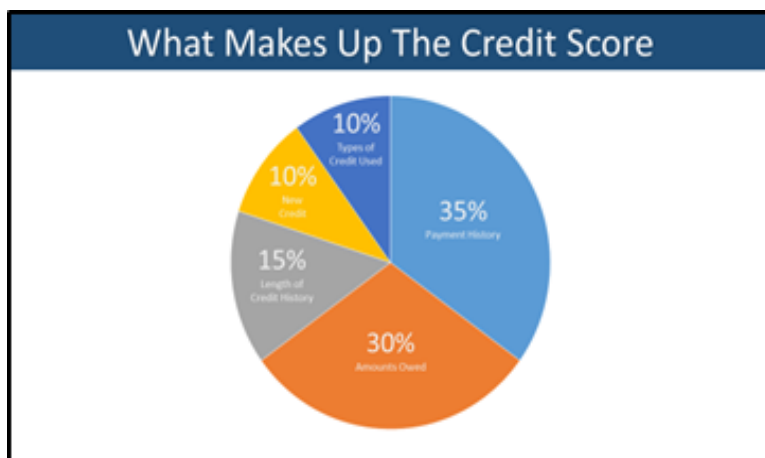
-- Receiving a Check in the Mail: Counterfeit check scammers continue to take advantage of people. If you sell something on the Internet please take all the precautions to make sure you have a valid check. Please share information with us if you receive an unexpected check. The depositor of a check is always held responsible for a 'bad' check. By depositing a check and withdrawing funds you accept responsibility until a check is deemed to be good.

Please Note: If a check is suspicious, we may refuse to accept it for deposit.

Don't be afraid to ask questions. A quick question may save you time and trouble. Counterfeit checks must be reported to the police. Please be alert to the circumstances surrounding any check received. We can help determine if a check is valid.

Never hesitate to call the Credit Union staff for help.that's what we are here for!

Basic Tips Toward Better Credit



- + Pay your bills on time
- + Keep credit card balances low
- + Keep old accounts open even if you don't use them
- + Avoid opening multiple new accounts
- + Maintain a variety of credit types
- + Check your credit report for accuracy

To receive a free copy of your credit report, visit www.annualcreditreport.com



Wild About Saving!

By Dominique Restaino

This year the Credit Union National Association is naming April, National Credit Union Youth Month. We want all of our young members to get "Wild About Saving!" Last year our very own William Illig won the National Youth Savings Challenge and received \$100.00! We hope to have another lucky winner from our credit union this year too! Along with the \$100 savings challenge we gave away 2 bikes as a part of our youth week celebrations. Cassie Day, and Darrian Gilmore were our last year's winners (congrats again and keep saving!)

This year we want to give 2 young members who are Wild about Saving a yearly family pass to The Buffalo Zoo! For every deposit of \$5 or more during the month of April, our members aged 0 to 16 will be entered into the drawing for the zoo passes. So gather up your deposits and get Wild About Saving!

Find fun information about saving when you Google: Money as you Grow or Treasury Kids Zone



To ensure the safety of our members and employees Niagara's Choice asks that you please remove any head covering and/or sun glasses when entering our branch locations.

We appreciate your understanding.

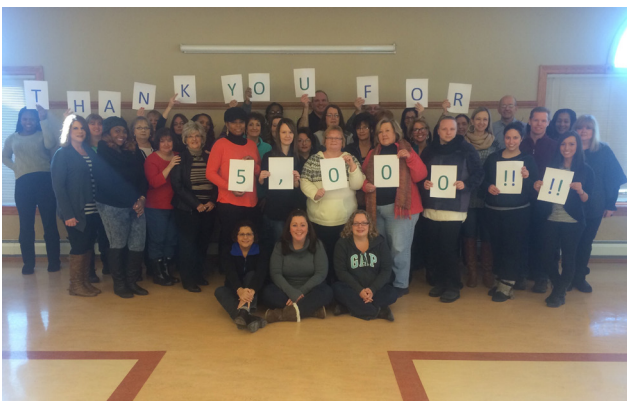
What Have We Been Up To....



You helped us raise \$400 for Make-A-Wish through candy sales in the month of January.



In February we wore red for the American Heart Association, and raised \$500 with our candy sales!



We passed 5,000 followers on Facebook!



Al and Ray joined other WNYers who met with Senator Charles Schumer

Interesting Internet Links to Check Out

Check out great deals on a used car: www.enterprisecarsales.com

Scam Information: <http://www.consumer.ftc.gov/scam-alerts>
<http://www.usa.gov/topics/consumer/scams-fraud.shtml>

Learn why Credit Unions are tax exempt: www.DontTaxMyCreditUnion.org



<https://www.facebook.com/NiagarasChoice>

Upcoming Community Events

Look for your Credit Union staff and volunteers at these events...

Saturday, April 25, 2015 62nd Annual Meeting and Dinner, Frontier Volunteer Fire Hall

Saturday, May 23, 2015 Memorial Day Parade

Tuesday, July 21, 2015 Canal Fest Parade of the Tonawandas

August 5 - August 9, 2015 Niagara County Fair, Lockport Fairgrounds

Sunday, August 23, 2015 Wheatfield Family Picnic, Fairmount Park

Tuesday, August 25, 2015 Annual Charity Golf Outing

Rate Board

LOAN RATES

New and Used Vehicles

Rates as low as 1.25% APR*
(Model Years 2006-2014. Terms up to 84 months. Rates are based on credit rating and vehicle year.)

Personal & Signature Loans

Up to \$12,000 per member with rates as low as 7.80% APR*

* These rates reflect a .25% APR discount that is applied when payments are made w/AutoPay.

Home Equity Line of Credit

Rates as low as prime +0% APR

Home Equity Loan

Rates as low as 3.65% APR based on your credit history and the term you choose.

MASTERCARD

Rates range from 8.9% APR to 15% APR based on credit history. No Annual Fee.

DEPOSIT RATES* RATE APY

Regular Savings	.15%	.15%
Share Draft (checking)	.03%	.03%
IRA Savings	.75%	.753%
Club Savings	.15%	.15%
Certificates**		
3-Month	.25%	.25%
6-Month	.25%	.25%
12-Month	.25%	.25%
24-Month	.30%	.30%
36-Month	.60%	.602%
48-Month	.75%	.753%
60-Month	1.25%	1.258%



Rates current as of 04/01/2015 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.

2015 BOARD OF DIRECTORS AND VOLUNTEERS

Gerard Petito, President
Raymond Granieri, V. Pres.
Pat McCune - Treasurer
Peter Eodice - Secretary
Wallace Gawoski
Margo Hall
Jerry Houle
Paul Montani
Paul Roman

COMMITTEE MEMBERS

Thomas Culbreth
Michael DelGobbo
Anthony Dell'Isola
Pam Harvey
Sharon Luskin
Renee Roberts
Mary E. Smith

BRANCH INFO

MAIN OFFICE

3619 Packard Road
Monday - Wednesday 8:30am - 5:00pm
Thursday - Friday 8:30am - 5:30pm
Saturday 8:30am - 12:00pm
24hr Drive-Up ATM
Phone (716) 284-4110

LOCKPORT

260 West Avenue
Monday - Wednesday 9:00am - 4:30pm
Thursday 9:00am - 5:00pm
Friday 9:00am - 6:00pm
Drive-Thru
Monday - Wednesday 8:30am - 4:30pm
Thursday - Friday 8:30am - 5:00pm
Saturday 8:00am - 12:00pm
24hr Drive-Up ATM
Phone (716) 434-4180

N. TONAWANDA

3577 Niagara Falls Blvd.
Monday - Wednesday 8:30am - 5:00pm
Thursday - Friday 8:30am - 5:30pm
Saturday 8:30am - 12:00pm
24hr Drive-Up ATM
Phone (716) 693-5140

SAWYER DRIVE

2131 Sawyer Drive
Monday - Wednesday 8:30am - 5:00pm
Thursday - Friday 8:30am - 5:30pm
24hr Walk-Up ATM
Phone (716) 923-1466

NIAGARA FALLS

900 Main Street
Monday-Friday 9:00am - 4:30pm
24hr Drive-Up ATM
Phone (716) 434-4180

www.niagaraschoice.org
mailbox@niagaraschoice.org

Telephone Banking System

(716) 284-6747
(716) 434-4180 opt 4