

Great Returns

News for our member owners

April 2016



Choose to bank where you belong.

Remembering Our Friend, Raymond R. Granieri



We lost a good friend recently. Ray Granieri passed away suddenly on January 28, 2016. Ray volunteered at the Credit Union for over three decades, serving most recently as Vice President of the Board of Directors.

Ray became a member of the Credit Union in 1964 as an employee of Occidental Chemical Corporation (fka Hooker Chemical Co.). He became active in the credit union movement in 1984 as a member of the Supervisory Committee. Subsequently, he served on several committees; including ALCO, Human Resources, Marketing, Facilities; and also chaired the Supervisory Committee. In 1986, the Long Range Planning Committee was formed with Ray as Chairman. He was appointed to the Credit Union's Board of Directors in 2005; attaining the position of Vice President of the Board in 2010.

Ray supported the Credit Union's community involvement, as well as many events sponsored by the Erie-Niagara Chapter and the New York Credit Union Association. He was an ardent member of the Hike-the-Hill team in Albany and Washington, D.C.

He proudly served in the US Army during the Korean War until his honorable discharge in March 1955. Ray primarily worked in the Niagara Falls area; holding several positions in local industries; and retired from Occidental Chemical Corporation in 1996 as Manager of Technology Facilities.

Al Frosolone, CEO of Niagara's Choice FCU, stated "Ray was a dedicated volunteer for over 30 years, serving in many roles. He has left a positive mark on the credit union movement. Ray was a good friend to our entire Credit Union family, and will be truly missed. Our sincere condolences to Ray's family, including his wife Beth, four children and ten grandchildren".

IMPORTANT DATES

Saturday, April 23, 2016
Annual Meeting & Dinner

Monday, May 25, 2016
Memorial Day - CLOSED

Monday, July 4, 2016
Independence Day - CLOSED

Tuesday, July 19, 2016
Canal Fest Parade

August 3 - 7, 2016
Niagara County Fair

Sunday, August 21, 2016
Wheatfield Family Picnic

Tuesday, August 23, 2016
Annual Charity Golf Outing

Monday Sept. 5, 2016
Labor Day - CLOSED

Kiwanis Peach Fest Parade
Saturday, Sept. 10th 2016



www.facebook.com/NiagarasChoice
See what your credit union has been up to on Facebook. Enter our contests for cool prizes, fun facts, updates, and awesome money saving tips!



EMV Chip Technology (EMV)

Niagara's Choice is in the process of updating all Credit and Debit Cards to EMV. EMV technology is a small metal microchip on the front of your card. This chip adds additional security to your transactions at chip-enabled terminals. They offer advanced security for in-store purchases making every transaction unique.

HOW TO USE YOUR CARD – You will be able to continue swiping your Credit or Debit card to make purchases or insert your card at chip-enabled terminals. Follow the prompts on the screen which may ask you for a signature or pin. The merchant will be able to assist you in completing the transaction as well.

ATTENTION DEBIT CARD USERS:

In May all Debit cards will be reissued with EMV. You will receive a new card in the mail with a specific activation date. Please *do not* activate the card prior to this date.

Reminder - If you receive a new card number, please update any recurring payments (gym membership, car insurance, Netflix, etc.)

Save the Date for our 63rd Annual Meeting & Dinner

Our 63rd Annual Meeting & Dinner will be held on Saturday, April 23, 2016, at the Frontier Volunteer Fire Hall 2176 Liberty Drive, Niagara Falls.

A catered dinner will be served at 6:00 PM. Following the business meeting there will be a drawing for prizes. Tickets are available in our branches at \$12 each.

Tickets will NOT be sold at the door.

3rd Annual Charity Golf Outing benefiting



Family & Children's Service of Niagara

When: Tues. August 23rd
11am Start

Where: Hickory Stick Golf
4560 Creek Road, Lewiston NY

**\$100 - per golfer
\$30- dinner only**

Please visit a branch for a
registration form!

Credit Union Youth Month!

Get Money
FIT!

☀️ **WARM UP** BY OPENING
A SAVINGS ACCOUNT

☀️ **AIM HIGH** AND SET
A SAVINGS GOAL

☀️ **VISIT** YOUR CREDIT UNION
TO STAY ON TRACK

Credit Union
STRONG
Part of the success

This year we are giving away Lasertron Gift Cards to 2 lucky kids! For every deposit of \$5 or more during the month of April members aged 0 to 16 will be entered to win!

Niagara's Choice Mobile Banking

Niagara's Choice Mobile Banking app is now available in the App Store and Google Play!

Just search "niagaras choice", activate your phone and you're good to go.
All you need is your online banking login information. If you are not signed up for online banking, please stop into a branch to get set up.

 NCFCU



☐ Remember Username

Member NCUA: Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government, National Credit Union Administration, a U.S. Government agency.

Menu	
	Account Summary View a summary of your account
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	Information View acct info
	About Us Credit union information
	Branch/ATM Locator Find a local branch or ATM
	Settings Change your password, current account, etc.
	Quit Logout

Free Credit Review

Ever wonder what your credit score is,
or want a complimentary review to check for accuracy?

Niagara's Choice is offering free credit reviews to members!
Let us guide and educate you on your credit report.

Call or stop in a branch today.
This is a limited time offer.



Employee Spotlight

Al Frosolone



Years of Service: 25

Position: CEO

Why do you like working for Niagara's Choice?: I enjoy working with and for my Credit Union family because it provides a high level of satisfaction knowing the good that we do for so many folks who depend on us to help them accomplish their goals in life. It really makes for a wonderful life to be involved in the Credit Union movement; and I have the opportunity every day to work with the finest staff and volunteers one can find anywhere !

What is your favorite memory at Niagara's Choice?: It's difficult to single out one favorite memory at Niagara's Choice; because I have so many memories of people being appreciative for what we can do to help them through life's ordinary (and sometimes not-so-ordinary) situations. It's gratifying when people know and feel the credit union difference!

What are your hobbies outside of work?: My hobbies include taking walks along the Niagara gorge with my wife Irene; working in the garden (that Irene usually gets stuck watering!); and my involvement with various organizations like St. Vincent de Paul, Knights of Columbus, St. Mary's Hospital Board of Associates and Lewiston Kiwanis. Someday I'll think of taking up golf !

Choose to
improve your
home this
spring

Home Equity

Finance your Home Equity through
Niagara's Choice and get a \$25 Valu
Home Centers gift card at closing!*

Offer valid until April 30th, 2016

*Minimum \$15,000 loan



Is your Account Information Up to Date?

Its always good to make sure that your contact information is current with Niagara's Choice Credit Union. Keeping this information current ensures delivery of important information on your account. We require changes to be in writing for home and mailing address, e-mail address and telephone numbers. Don't forget to provide your cell number too!

Thank You!



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.

Call us at (716) 284-4110

Rate Board

LOAN RATES

New and Used Vehicles

Rates as low as 1.25% APR*

(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 04/01/2016 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 to earn a dividend on all but Youth accounts. **Minimum certificate deposit is \$500. Certain penalties apply if funds are withdrawn prior to certificate maturity.

2016 BOARD OF DIRECTORS AND VOLUNTEERS

Gerard Petito, President
Pat McCune - Treasurer
Peter Eodice - Secretary
Anthony Dell'Isola
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 - 6:00 pm
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) 284-4110

www.niagaraschoice.org
mailbox@niagaraschoice.org

Telephone Banking System

(716) 284-6747

(716) 434-4180 opt 4