

Great Returns

News for our member owners

April 2017



Choose to bank where you belong.

Want us to make your Home Equity payments for a year?



Have plans to do home improvements, take a well deserved vacation, or pay for your child's college expenses?

Take advantage of the equity in your home now!

Ask a representative how today!



- Fixed (non-variable) rate as low as 8.90% APR

- No annual fee

\$1.00 spent = 1 point earned

Check your credit card statement now to see how many points you've earned!

Redeem points for merchandise, cash, and travel rewards.

Go to curewards.com

IMPORTANT DATES

Friday, April 14, 2017
Good Friday - OPEN
Regular Hours

Monday, May 29th, 2017
Memorial Day - CLOSED

Tuesday, July 4th, 2017
Independence Day - CLOSED

Tuesday, July 18th, 2017
Canal Fest Parade

Wed. August 2nd - Sun. August 6th
Niagara County Fair
Check out our booth!

Sunday, August 27th 2017
Wheatfield Family Picnic

Monday, August 28th 2017
Annual Charity Golf Outing
Save the date!



like us on
facebook



Stay up to date, check out fun and interesting information by liking us on Facebook!

www.facebook.com/NiagarasChoice



April is Credit Union Youth Month! All members ages 0 to 16 are entered to win a Family Membership to the Aquarium of Niagara or The Buffalo Zoo. Every deposit of \$5 or more increases your chances of winning! Ask a representative for more details!

Emerling Agency - EMS Group

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-EMS
Group, for a free rate quote to see if you
can start saving money today!

Call Scott at (716) 932-3004

Need some financial advice as you think of the future?

James Primiano is a Wealth
Manager with Next Financial
Group, Inc., member FINRA/SIPC

Call James to identify investment
objectives

716-646-1515

jprimiano@primianofinancial.com

3rd Annual Charity Golf Outing

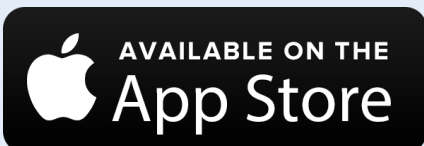
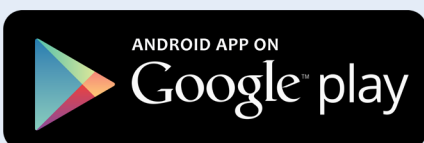
When: Monday August 28th
11am Start

Where: Niagara Frontier
Country Club
Youngstown, NY

More details to follow!

MARK YOUR CALENDARS

Mobile App



MAKE MILES OF MEMORIES

Buy a used vehicle with us and experience **customer service** that'll leave a lasting impression.

ENTERPRISE WILL OFFER YOU KELLEY BLUE BOOK® TRADE-IN VALUE ON YOUR VEHICLE AND ADD \$500.¹

Upon used vehicle purchase from Enterprise Car Sales.

April 1 – 30, 2017



Call your local Enterprise Car Sales office to schedule an appointment for an appraisal.

Preview our great selection of quality used vehicles at cuautodeals.com

Visit us at Enterprise Car Sales

Buffalo	6755 Transit Rd.	716 636-6000
Syracuse	6758 Manlius Center Rd.	315 438-3190
Rochester	4161 West Henrietta Rd.	585 321-3777



car sales
Haggle-free buying. Worry-free ownership.[®]

¹Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2017 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In Value is not available for customer's vehicle, Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks with a Kelley Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, HI, KY, LA, MD, NE, NM, OK, OR, SC, TX, VA and Washington D.C. Offer valid 4/1/17 – 4/30/17. No cash advances. This offer cannot be combined with any other offer. Used vehicles were previously part of Enterprise short-term rental and/or lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. Photo for illustration purposes only. 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. © 2017 Enterprise Car Sales. H04245 DI 3/17 KD

Overdraft Line of Credit



Niagara's Choice is now offering additional Overdraft
Protection in the form of a line of credit.

An overdraft line of credit is a loan attached to your checking account. If you run out
of money, the line of credit (if you have one on your account) can pay for expenses so
you don't bounce checks or miss payments.

Line of credit amounts range from \$250-\$1,000 for eligible members.
Ask your representative today how to protect yourself.

Employee Spotlight

Patty Halbig-Nicholson



Why do you like working for Niagara's Choice?

I like working with people, and talking to them. I like all my coworkers and they are a great part of why I like to work here.

Favorite memory at Niagara's Choice?

Volunteering at Wine & Beer Fest at the Kenan Center the last 2 years.

Your hobbies outside of work?

Golf, riding on the back of the motorcycle with my husband, spending time with my family and friends.

Position: Head Teller
Years of Service: 16

What Have We Been Up To....



Breakfast with Bunny 2017!



Valentine's Day 2017!



St. Patrick's Day 2017!

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

Travel with Shared Branching.

CU Service Centers' national Shared Branch network links participating credit unions electronically, allowing credit union members to do "branch banking" even when the branch near you doesn't belong to Niagara's Choice.

This is a huge benefit to members who travel, whose workplaces don't coincide with our branch locations, or who simply enjoy the convenience of expanded access. Wherever you are across the country, chances are there's a shared branch close to you.

Check it out:

www.co-opcreditunions.org/locator

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.



Rate Board

LOAN RATES

New and Used Vehicles

Rates as low as 1.50% APR*

(Terms up to 84 months. Rates are based on credit rating and vehicle year.)

Personal & Signature Loans

Rates as low as 7.80% APR*

Home Equity Line of Credit

Rates as low as prime +0% APR

Home Equity Loan

Rates as low as 3.65% 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.

MASTERCARD

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

DEPOSIT RATES*

	RATE	APY
Regular Savings	.05%	.05%
IRA Savings	.25%	.25%
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%



Rates current as of 4/01/2017 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.

2016-2017 BOARD OF DIRECTORS AND VOLUNTEERS

Gerard Petito - President
Margo Hall - Vice President
Pat McCune - Treasurer
Peter Eodice - Secretary
Thomas Culbreth
Anthony Dell'Isola
Wallace Gawoski
Paul Montani
Paul Roman

COMMITTEE MEMBERS

Joseph Crimi
Michael DelGobbo
Nancy Kasprzak-Whitmore
Sharon Luskin
Mary E. Smith

BRANCH INFO

MAIN OFFICE

3619 Packard Road, Niagara Falls
Lobby & Drive Thru
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, Lockport
Lobby & Drive Thru
Monday - Wednesday 8:30am - 5:00pm
Thursday - Friday 8:30am - 5:30pm
Saturday 8:30am - 12:00 pm
24hr Drive-Up ATM
Phone (716) 434-4180

N. TONAWANDA

3577 Niagara Falls Blvd., North Tonawanda
Lobby & Drive Thru
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, Wheatfield
Lobby & Drive Thru
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, Niagara Falls
Lobby & Drive Thru
Monday-Friday 9:00am - 5:00pm
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